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「連結」は、三井住友フィナンシャルグループの連結の計数を表示しております／ "Consolidated" means consolidated figures of Sumitomo Mitsui Financial Group, Inc.

「BC単体」は、三井住友銀行の単体の計数を表示しております／ "Non-consolidated" means non-consolidated figures of Sumitomo Mitsui Banking Corporation

* 2018年11月29日更新／Updated on Nov.29, 2018



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This document contains "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate," "believe," "estimate," "expect," "intend," "may," "plan," "probability," "risk," "project," "should," "seek," "target," "will" and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; incurrence of significant credit-related costs; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; and exposure to new risks as we expand the scope of our business. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward-looking statements.

Please refer to our most recent disclosure documents such as our annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and our operating results, and investors' decisions.

(1-1) P/L

連結／Consolidated

	(十億円／Billions of yen)										
	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	1H, 連単差 FY3/19 Variance ^{*1}
連結粗利益 Consolidated gross profit	2,165.9	2,236.6	2,504.7	2,594.5	2,792.9	2,898.2	2,980.4	2,904.0	2,920.7	2,981.1	1,460.0 755.5 (1)
資金利益 Net interest income	1,338.5	1,380.9	1,317.7	1,341.4	1,392.6	1,484.2	1,505.2	1,422.9	1,358.6	1,390.2	684.4 198.6 (2)
信託報酬 Trust fees	2.1	1.8	2.3	1.8	1.9	2.5	2.9	3.7	3.8	3.9	2.2 1.2
役務取引等利益 Net fees and commissions	557.2	608.6	766.2	823.6	908.2	984.6	996.7	1,003.8	1,013.3	1,066.6	506.6 349.6 (3)
特定取引利益 Net trading income	211.7	194.1	237.1	198.2	166.6	211.9	195.1	225.5	237.4	246.3	88.9 86.0 (4)
その他業務利益 Net other operating income	56.4	51.2	181.4	229.6	323.6	215.1	280.5	248.0	307.6	274.0	177.9 120.1
営業経費 General and administrative expenses	1,063.4	1,161.3	1,355.3	1,421.4	1,496.3	1,569.9	1,659.3	1,724.8	1,812.4	1,816.2	852.5 453.4 (5)
持分法による投資損益 Equity in gains (losses) of affiliates	(94.9)	(21.5)	(13.3)	(31.1)	5.3	10.2	(10.6)	(36.2)	24.6	39.0	33.0 33.0
連結業務純益／ Consolidated net business profit ^{*2} (旧定義)／(old definition)	-	-	-	-	-	1,338.5	1,310.5	1,142.9	1,132.9	1,203.8	640.4 335.1
与信関係費用 Total credit cost	767.8	473.0	217.3	121.3	173.1	(49.1)	7.8	102.8	164.4	94.2	5.0 61.3 (6)
株式等損益 Gains (losses) on stocks	(183.7)	(10.1)	(91.9)	(27.9)	(21.0)	89.2	66.7	69.0	55.0	118.9	51.9 2.6
経常利益 Ordinary profit (loss)	45.3	558.8	825.4	935.6	1,073.7	1,432.3	1,321.2	985.3	1,005.9	1,164.1	680.2 271.9
特別損益 Extraordinary gains (losses)	(15.8)	(0.7)	1.9	17.4	(9.7)	(9.6)	(11.8)	(5.1)	(26.6)	(55.3)	(5.0) (2.8)
親会社株主に帰属する当期純利益 Profit (loss) attributable to owners of parent	(373.5)	271.6	475.9	518.5	794.1	835.4	753.6	646.7	706.5	734.4	472.6 171.8 (7)
ROE ^{*3}	(13.1)%	7.5%	9.9%	10.4%	14.8%	13.8%	11.2%	8.9%	9.1%	8.8%	10.7%
連結子会社数 No. of consolidated subsidiaries	288	307	327	337	323	324	317	341	354	347	361
持分法適用会社数	79	58	47	43	44	46	50	59	54	75	82
従業員数 No. of employees	48,079	57,888	61,555	64,225	64,635	66,475	68,739	73,652	77,205	72,978	73,859
(参考)為替レート(米ドル／円) Exchange rate JPY / USD	98.23	93.05	83.15	82.13	94.01	102.88	120.15	112.62	112.19	106.25	113.58

^{*1}連結とBC単体の差／Consolidated figures minus Non-consolidated figures^{*2}2014年度より連結業務純益の定義を変更。2013年度について追溯処理を実施／SMFG changed the definition of "Consolidated net business profit" from FY3/2015. The figure for FY3/2014 has been adjusted retrospectively

連結業務純益(新定義)=連結粗利益-営業経費+持分法による投資損益／Consolidated net business profit (new definition) = Consolidated gross profit - General and administrative expenses + Equity in gains (losses) of affiliates

連結業務純益(旧定義)=BC単体業務純益(一般貸倒引当金繰入前)+他の連結会社の経常利益(臨時要因調整後)+持分法適用会社経常利益×持分割合-内部取引(配当等)

Consolidated net business profit (old definition) = Non-consolidated banking profit (before provision for general reserve for possible loan losses) + Other consolidated subsidiaries' ordinary profit (excluding non-recurring items) + Affiliates' ordinary profit X Ownership ratio - Internal transaction (dividends, etc.)

^{*3}株主資本ベース／On a stockholders' equity basis

連単差要因／Main contributors to variance

- (1) SMBC Nikko Securities: 176, SMBC Consumer Finance: 134
Sumitomo Mitsui Card: 113,
Sumitomo Mitsui Finance and Leasing: 95, Cedyna: 78
SMBC Trust Bank: 25, SMAM 13
- (2) SMBC Consumer Finance: 88,
SMBC Trust Bank: 14, Cedyna: 10,
- (3) Sumitomo Mitsui Card: 106, SMBC Nikko Securities: 101,
Cedyna: 53, SMBC Consumer Finance: 37,
Sumitomo Mitsui Asset Management: 13,
SMBC Guarantee: 10
- (4) SMBC Nikko Securities: 68
- (5) SMBC Nikko Securities: 141, Sumitomo Mitsui Card: 91
Cedyna: 57, SMBC Consumer Finance: 55,
Sumitomo Mitsui Finance and Leasing: 45,
SMBC Trust Bank: 27, SMBC Europe: 24,
- (6) SMBC Consumer Finance: 43,
Sumitomo Mitsui Card: 9, Cedyna: 7
- (7) SMBC Consumer Finance: 29, SMBC Nikko Securities: 26,
Sumitomo Mitsui Finance and Leasing: 19,
Cedyna: 12, The Bank of East Asia: 11,
Sumitomo Mitsui Card: 7, Sumitomo Mitsui Asset Management: 2
SMBC Trust Bank: (4)

*BC単体はP23 / Non-consolidated figures are shown in P23

(1-2) 事業部門別実績／Breakdown by group-wide business units

			FY3/17 ^{*1}	FY3/18	1H, FY3/19	(十億円／Billions of yen) 前年同期比 YoY ^{*2}
リテール Retail	業務粗利益	Gross profit	1,313.9	1,311.5	633.0	+2.8
	経費	Expenses	1,041.1	1,027.5	508.7	+3.4
	(経費率)	(Overhead ratio)	79.2%	78.3%	80.4%	+0.2%
	その他	Others	12.1	15.5	6.0	+0.5
	業務純益	Net business profit	284.9	299.5	130.3	(0.1)
	ROE	ROE ^{*3}	-	7.5%	6.5%	(0.3)%
	リスクアセット(兆円)	RWA (Trillions of yen) ^{*4}	-	13.8	12.9	+0.3
ホールセール Wholesale	業務粗利益	Gross profit	776.4	772.9	383.1	+12.0
	経費	Expenses	344.8	347.8	171.1	+2.3
	(経費率)	(Overhead ratio)	44.4%	45.0%	44.6%	(0.8)%
	その他	Others	45.7	53.4	21.5	(0.7)
	業務純益	Net business profit	477.2	478.5	233.6	+9.1
	ROE	ROE ^{*3}	-	11.4%	13.3%	+2.2%
	リスクアセット(兆円)	RWA (Trillions of yen) ^{*4}	-	20.1	19.2	(0.7)
国際 International	業務粗利益	Gross profit	566.1	632.0	338.1	+21.5
	経費	Expenses	241.2	280.7	156.0	+12.3
	(経費率)	(Overhead ratio)	42.6%	44.4%	46.1%	+0.7%
	その他	Others	38.4	46.9	21.7	(7.8)
	業務純益	Net business profit	363.4	398.2	203.8	+1.4
	ROE	ROE ^{*3}	-	10.6%	10.4%	(0.4)%
	リスクアセット(兆円)	RWA (Trillions of yen) ^{*4}	-	21.0	21.4	+0.1
市場 Global Markets	業務粗利益	Gross profit	346.8	356.2	200.2	+3.8
	経費	Expenses	50.2	53.9	27.2	+0.2
	(経費率)	(Overhead ratio)	14.5%	15.1%	13.6%	(0.2)%
	その他	Others	8.1	17.5	9.5	+1.0
	業務純益	Net business profit	304.8	319.8	182.5	+4.6
	ROE	ROE ^{*3}	-	33.5%	38.4%	+2.5%
	リスクアセット(兆円)	RWA (Trillions of yen) ^{*4}	-	5.9	5.7	(1.4)

*1 2017年度からの事業部門ベースでの収益管理制度に基づき、遡求修正／Adjusted retrospectively in the Business Unit basis which was introduced in FY3/2018

*2 金利・為替影響等調整後／After adjustments of interest rates and exchange rates, etc.

*3 規制強化を踏まえたリスクアセットに基づく内部管理ベース。また、利息返還損失引当金繰入や店舗改革関連の費用処理による影響(リテール)、外貨中長期調達コスト(国際)、

バンキング勘定の金利リスク見合い(市場)を含まず

Managerial accounting basis with RWA calculated assuming Basel III reforms are finalized. International Business Unit excludes the mid- to long-term foreign currency funding costs.

Global Market Business Unit does not include interest-rate risk associated to the banking account

*4 現行規制ベース／Based on the Basel III transitional basis

(1-3) 連結子会社業績ハイライト(1)／Summary of consolidated subsidiaries' financial results (1)

SMBC信託銀行／SMBC Trust Bank

議決権比率: SMBC100%／100% held by SMBC

		(十億円／Billions of yen)			
単体／Non-consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
経常収益	Ordinary income	20.6	40.0	50.7	29.9
経常費用	Ordinary expenses	30.1	55.8	57.9	32.4
うち営業経費	of which General and administrative expenses	25.6	50.5	50.8	27.1
経常利益	Ordinary profit (loss)	(9.5)	(15.9)	(7.2)	(2.5)
当期純利益	Net income (loss)	(10.9)	(4.1)	(5.8)	(3.9)
自己資本比率(国内基準)	Capital adequacy ratio (Domestic standard)	9.4%	21.8%	14.3%	13.4%
信託財産額	Trust assets	412.8	6,013.2	9,047.5	9,249.2

		(十億円／Billions of yen)
		Sep. 2018
総資産	Total assets	3,258.3
貸出金	Loans	1,108.0
預金	Deposits	2,721.7
株主資本	Total stockholders' equity	186.5
資本金	Capital stock	87.6
従業員数	No. of employees	2,162
店舗数	No. of branches ^{*1}	36

三井住友ファイナンス＆リース／Sumitomo Mitsui Finance & Leasing

議決権比率: SMFG60%／60% held by SMFG

		(十億円／Billions of yen)			
連結／Consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	1,147.9	1,420.4	1,622.8	727.4
販管費	SG&A expenses	62.1	87.3	88.4	45.5
営業利益	Operating profit (loss)	79.6	89.0	96.4	49.6
経常利益	Ordinary profit (loss)	81.1	90.4	97.6	49.7
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	45.6	50.4	54.5	31.3
契約実行高	Contracted amount	1,994.9	2,192.6	2,185.0	1,206.1

		(十億円／Billions of yen)
		Sep. 2018
総資産	Total assets	5,950.3
営業資産	Lease assets	5,044.8
株主資本	Total stockholders' equity	690.4
資本金	Capital stock	15.0
従業員数	No. of employees	3,730

		(十億円／Billions of yen)			
単体／Non-consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	809.2	807.5	965.2	435.8
販管費	SG&A expenses	28.3	32.1	31.9	16.7
営業利益	Operating profit (loss)	52.3	46.7	54.8	26.8
経常利益	Ordinary profit (loss)	53.7	47.2	55.6	26.3
当期純利益	Net income (loss)	36.7	40.4	39.5	19.3
契約実行高	Contracted amount	1,040.1	945.4	967.6	514.8

		(十億円／Billions of yen)
		Sep. 2018
総資産	Total assets	3,729.0
営業資産	Lease assets	3,149.4
株主資本	Total stockholders' equity	481.7
従業員数	No. of employees	1,676

*1 インターネット支店・出張所を含む／Includes internet branches and representative offices

(1-3) 連結子会社業績ハイライト(2)／Summary of consolidated subsidiaries' financial results (2)

SMBC日興証券／SMBC Nikko Securities

議決権比率: SMFG100%／100% held by SMFG

連結／Consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	318.7	361.2	397.4	194.2
受入手数料	Commissions	166.5	177.1	199.4	101.9
トレーディング損益	Net gain (loss) on trading	111.2	135.3	147.3	65.2
金融収益他	Interest and dividend income, etc.	41.0	48.6	50.6	27.1
金融費用	Interest expense	16.6	21.5	31.4	14.7
純営業収益	Net operating revenue	292.8	326.7	357.3	173.5
販売費・一般管理費	SG&A expenses	241.5	250.9	267.6	140.8
経常利益	Ordinary profit (loss) ^{*1}	55.8	80.0	94.9	36.2
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent ^{*1}	42.1	46.9	63.7	27.9
自己資本規制比率	Capital adequacy ratio ^{*2}	395.9%	330.8%	446.5%	405.0%

(十億円／Billions of yen)

	(十億円／Billions of yen)	Sep. 2018
総資産	Total assets	11,293.4
株主資本	Total stockholders' equity	782.3
資本金	Capital stock	10.0
従業員数	No. of employees	12,169
店舗数	No. of branches ^{*2}	148
預り資産残高	Client assets ^{*2}	63,038.5
総口座数(千口座)	No. of total accounts (thousands) ^{*2}	3,370

*1 SMBC日興証券の海外持分法適用関連会社(SMFGの連結子会社)の利益等を含む／Includes profit from overseas equity-method affiliates of SMBC Nikko Securities (consolidated subsidiaries of SMFG) etc.

*2 単体ベース／Non-consolidated basis

(1-3) 連結子会社業績ハイライト(3)／Summary of consolidated subsidiaries' financial results (3)

三井住友カード／Sumitomo Mitsui Card

議決権比率:SMFG66% (中間持株会社経由)／66% held by SMFG (via an intermediate holding company)

単体／Non-consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	210.2	223.4	247.8	125.3
営業費用	Operating expense	169.7	188.6	206.3	110.7
営業利益	Operating profit (loss)	40.5	34.8	41.5	14.6
経常利益	Ordinary profit (loss)	40.6	34.6	41.0	14.4
当期純利益	Net income (loss)	26.7	24.4	28.3	10.0
カード取扱高	Card sales handled	11,360.6	12,262.7	13,756.0	7,447.5
カード会員数(百万人)	No. of card holders (millions)	24.24	25.73	27.47	28.36

(十億円／Billions of yen)

	(十億円／Billions of yen)	Sep. 2018
総資産	Total assets	1,784.3
株主資本	Total stockholders' equity	324.8
資本金	Capital stock	34.0
従業員数	No. of employees	2,566

セディナ／Cedyna

議決権比率:SMFG100% (中間持株会社経由)／100% held by SMFG (via an intermediate holding company)

連結／Consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	197.2	195.6	188.9	94.2
営業費用	Operating expense	186.2	178.1	175.8	80.6
うち貸倒費用	of which Provision for operating receivables	11.6	13.0	14.6	7.5
うち利息返還費用	of which Losses on interest repayments	19.0	12.0	14.5	-
営業利益	Operating profit (loss)	11.0	17.5	13.1	13.6
経常利益	Ordinary profit (loss)	11.0	17.6	13.4	13.8
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	8.5	22.3	2.4	11.9
取扱高	Sales handled	13,295.3	13,962.1	14,745.4	7,543.1
有効会員数(百万人)	No. of card holders (millions)	17.02	16.65	16.41	16.26

(十億円／Billions of yen)

	(十億円／Billions of yen)	Sep. 2018
総資産	Total assets	2,627.8
営業貸付金残高	Consumer loans outstanding	136.7
保証残高 (信用保証 割賦売掛金)	Loan guarantee receivables	555.5
株主資本	Total stockholders' equity	235.4
資本金	Capital stock	82.8
従業員数	No. of employees	3,892

(1-3) 連結子会社業績ハイライト(4)／Summary of consolidated subsidiaries' financial results (4)

SMBCコンシューマーファイナンス／SMBC Consumer Finance

議決権比率: SMFG100%／100% held by SMFG

		(十億円／Billions of yen)			
連結／Consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	245.8	258.8	273.8	140.2
うち営業貸付金利息	of which Interest on consumer loans	158.0	163.1	171.8	87.9
営業費用	Operating expenses	307.1	191.6	238.3	104.4
うち広告宣伝費	of which Advertising expenses	19.0	19.7	20.8	11.1
うち貸倒費用	of which Credit losses including provision for uncollectible loans	52.0	54.6	58.1	37.2
うち利息返還費用	of which Losses on interest repayments	122.0	-	36.0	-
うち人件費	of which Personnel expenses	29.3	28.5	29.0	14.8
営業利益	Operating profit (loss)	(61.3)	67.2	35.5	35.9
経常利益	Ordinary profit (loss)	(61.2)	67.4	35.9	36.1
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	(64.8)	111.4	24.6	29.4
営業貸付金残高	Consumer loans outstanding	1,022.0	1,074.6	1,115.6	1,141.1
うち海外	of which overseas	77.6	91.9	100.8	107.8
不良債権残高	Non performing loans (total)	53.9	58.2	64.8	70.6
保証残高	Loan guarantee	1,079.9	1,211.7	1,258.8	1,249.3

		(十億円／Billions of yen)
		Sep. 2018
総資産	Total assets	1,309.8
株主資本	Total stockholders' equity	307.7
資本金	Capital stock	140.7
従業員数	No. of employees	5,258

利息返還損失引当金(単体)／Loss allowance on interest repayments (non-consolidated)

取崩額	Withdrawal	67.3	67.2	48.2	16.4
繰入額(営業費用)	Provisions (operating expense)	122.0	-	36.0	-
期末残高	Allowance at the end of the year	188.8	121.6	109.4	93.0

(1-3) 連結子会社業績ハイライト(5)／Summary of consolidated subsidiaries' financial results (5)

日本総合研究所／Japan Research Institute

議決権比率: SMFG100%／100% held by SMFG

		(十億円／Billions of yen)			
単体／Non-consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	125.0	132.9	136.5	65.8
販管費	SG&A expenses	8.1	8.3	8.1	3.9
営業利益	Operating profit (loss)	2.2	2.2	2.8	0.7
経常利益	Ordinary profit (loss)	1.8	2.0	2.5	0.6
当期純利益	Net income (loss)	1.3	1.5	1.7	0.7

		(十億円／Billions of yen)
		Sep. 2018
総資産	Total assets	98.0
株主資本	Total stockholders' equity	44.8
資本金	Capital stock	10.0
従業員数	No. of employees	2,634

三井住友アセットマネジメント／Sumitomo Mitsui Asset Management

議決権比率: SMFG60%／60% held by SMFG

		(十億円／Billions of yen)			
単体／Non-consolidated		FY3/16	FY3/17	FY3/18	1H, FY3/19
営業収益	Operating revenue	41.8	39.1	46.5	24.0
営業費用	Operating expenses	36.2	34.6	39.2	20.7
営業利益	Operating profit (loss)	5.6	4.5	7.4	3.3
経常利益	Ordinary profit (loss)	5.6	4.6	7.4	3.3
当期純利益	Net income (loss)	4.1	3.5	5.0	2.5
運用資産残高	Asset under management	11,975.9	11,822.0	11,545.4	11,904.6
投資信託	Investment trusts	5,465.7	5,775.7	6,260.4	6,758.0
公募投資信託	Publicly offered funds	2,406.2	2,482.4	2,957.6	3,324.9
私募投資信託	Privately placed funds	3,059.5	3,293.2	3,302.8	3,433.1
投資顧問契約	Institutional accounts	6,510.2	6,046.2	5,285.0	5,146.6

		(十億円／Billions of yen)
		Sep. 2018
総資産	Total assets	52.4
株主資本	Total stockholders' equity	38.7
資本金	Capital stock	2.0
従業員数	No. of employees	652

(1-3) 連結子会社業績ハイライト(6)／Summary of consolidated subsidiaries' financial results (6)

主要子会社の業務粗利益・業務純益内訳／Breakdown of consolidated subsidiaries' gross profit and net business profit^{*1}

(十億円／Billions of yen)

			FY3/15	FY3/16	FY3/17	FY3/18	1H, FY3/19
三井住友銀行 SMBC	業務粗利益	Gross profit	1,634.3	1,534.3	1,663.7	1,427.9	704.4
	金利収益	Net-interest income	1,121.4	1,023.6	1,138.9 ^{*2}	957.0	485.8
	非金利収益	Non-interest income	512.9	510.7	524.7	470.9	218.7
	経費等	Expenses,etc	791.2	805.5	816.9	810.8	402.5
	業務純益	Net business profit	843.1	728.8	846.7	617.2	301.9
うち リテール部門 of which Retail Banking Unit	業務粗利益	Gross profit	386.8	372.8	355.3	320.2	146.8
	金利収益	Net-interest income	313.2	302.0	294.8	278.4	133.8
	非金利収益	Non-interest income	73.6	70.8	60.5	41.8	13.1
	経費等	Expenses,etc	350.0	354.1	350.9	347.9	168.2
	業務純益	Net business profit	36.7	18.7	4.4	(27.7)	(21.3)
うち ホールセール部門 of which Wholesale Banking Unit	業務粗利益	Gross profit	555.4	545.4	528.4	531.9	254.6
	金利収益	Net-interest income	315.8	300.1	271.1	271.0	136.5
	非金利収益	Non-interest income	239.6	245.2	257.2	260.9	118.1
	経費等	Expenses,etc	206.8	205.1	199.1	200.5	95.7
	業務純益	Net business profit	348.7	340.3	329.3	331.5	158.9
うち 国際部門 of which International Banking Unit	業務粗利益	Gross profit	345.3	356.0	327.5	349.6	181.9
	金利収益	Net-interest income	227.8	225.4	194.7	213.9	107.2
	非金利収益	Non-interest income	117.5	130.6	132.9	135.7	74.7
	経費等	Expenses,etc	106.6	116.5	128.8	140.7	80.9
	業務純益	Net business profit	238.7	239.5	198.7	208.9	101.0
うち 市場営業部門 of which Treasury Unit	業務粗利益	Gross profit	354.0	293.6	272.4	273.4	158.8
	金利収益	Net-interest income	212.4	168.2	144.2	186.0	120.2
	非金利収益	Non-interest income	141.6	125.4	128.2	87.4	38.6
	経費等	Expenses,etc	25.9	29.1	27.4	28.2	14.4
	業務純益	Net business profit	328.1	264.5	245.0	245.2	144.4
SMBC信託銀行 SMBC Trust Bank	業務粗利益	Gross profit	4.6	16.2	34.9	44.2	24.5
	金利収益	Net-interest income	0.6	4.8	15.4	21.5	14.1
	非金利収益	Non-interest income	3.9	11.4	19.5	22.7	10.4
	経費等	Expenses,etc	5.8	25.6	50.5	50.6	26.8
	業務純益	Net business profit	(1.2)	(9.4)	(15.6)	(6.4)	(2.3)
三井住友ファイナンス＆リース Sumitomo Mitsui Finance and Leasing ^{*3}	業務粗利益	Gross profit	137.0	142.8	178.8	184.1	95.6
	金利収益	Net-interest income	19.3	17.8	25.0	29.0	6.8
	非金利収益	Non-interest income	117.7	125.0	153.8	155.1	88.8
	経費等	Expenses,etc	56.5	62.1	82.6	83.2	42.7
	業務純益	Net business profit	80.5	80.7	96.2	100.9	52.9

^{*1} 内部管理ベース／Managerial accounting basis^{*2} SMBC日興証券からの配当金2,000億円を含む(連結では相殺消去)／Includes JPY 200 bn of dividends from SMBC Nikko Securities (eliminated in Consolidated figures)^{*3} 連結計数／Consolidated figures of the company

(1-3) 連結子会社業績ハイライト(7)／Summary of consolidated subsidiaries' financial results (7)

主要子会社の業務粗利益・業務純益内訳／Breakdown of consolidated subsidiaries' gross profit and net business profit^{*1}

(十億円／Billions of yen)

			FY3/15	FY3/16	FY3/17	FY3/18	1H, FY3/19
SMBC日興証券 SMBC Nikko Securities ^{*2}	業務粗利益	Gross profit	346.3	316.3	351.2	386.0	187.2
	金利収益	Net-interest income	1.5	1.6	4.6	4.7	2.7
	非金利収益	Non-interest income	344.8	314.7	346.6	381.4	184.5
	経費等	Expenses,etc	248.7	255.8	268.9	288.1	154.0
	業務純益	Net business profit	97.6	60.5	82.4	97.9	33.2
三井住友カード Sumitomo Mitsui Card	業務粗利益	Gross profit	196.5	208.5	206.0	228.2	114.5
	金利収益	Net-interest income	13.7	13.6	14.5	12.6	6.4
	非金利収益	Non-interest income	182.8	194.9	191.5	215.7	108.1
	経費等	Expenses,etc	146.1	157.1	156.9	170.3	91.0
	業務純益	Net business profit	50.4	51.4	49.1	57.9	23.5
セディナ Cedyna ^{*3}	業務粗利益	Gross profit	164.2	165.1	159.4	157.0	78.0
	金利収益	Net-interest income	25.9	23.7	23.6	21.9	10.2
	非金利収益	Non-interest income	138.3	141.5	135.8	135.2	67.8
	経費等	Expenses,etc	121.8	124.2	117.9	115.1	56.9
	業務純益	Net business profit	42.5	41.0	41.4	41.9	21.1
SMBCコンシューマーファイナンス SMBC Consumer Finance ^{*4}	業務粗利益	Gross profit	215.6	233.4	246.3	260.9	133.6
	金利収益	Net-interest income	149.0	157.0	162.5	171.0	87.6
	非金利収益	Non-interest income	66.5	76.4	83.8	89.9	46.0
	経費等	Expenses,etc	96.1	104.8	104.8	109.0	55.0
	業務純益	Net business profit	119.4	128.5	141.5	151.9	78.6
その他 Others ^{*5}	業務粗利益	Gross profit	282.1	287.3	80.5	292.5	122.2
	金利収益	Net-interest income	173.7	180.9	(25.8)	172.5	70.8
	非金利収益	Non-interest income	108.4	106.5	106.3	120.0	51.4
	経費等	Expenses,etc	203.8	225.9	189.2	150.2	(9.3)
	業務純益	Net business profit	78.2	61.4	(108.8)	142.3	131.5
連結 Consolidated	業務粗利益	Gross profit	2,980.4	2,904.0	2,920.7	2,981.1	1,460.0
	金利収益	Net-interest income	1,505.2	1,422.9	1,358.6	1,390.2	684.4
	非金利収益	Non-interest income	1,475.2	1,481.0	1,562.1	1,590.8	775.6
	経費等	Expenses,etc	1,669.9	1,761.0	1,787.9	1,777.2	819.6
	業務純益	Net business profit	1,310.5	1,142.9	1,132.9	1,203.8	640.4

^{*1} 内部管理ベース／Managerial accounting basis ^{*2} 単体計数に海外証券現地法人を加えた値／Non-consolidated figures of SMBC Nikko Securities plus figures of the overseas incorporated securities companies^{*3} 連結計数から重要性の乏しい子会社を控除した値／Consolidated figures of Cedyna excluding figures of the immaterial subsidiaries ^{*4} 連結計数／Consolidated figures of the company^{*5} 内部取引として消去すべきものを含む／Includes profit or loss to be eliminated as internal transactions

1. 連結／Consolidated

(1-4) B/S

連結／Consolidated

(十億円／Billions of yen)

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18	前期末比 vs Mar. 18
資産の部	Assets	119,637.2	123,159.5	137,803.1	143,040.7	148,696.8	161,534.4	183,442.6	186,585.8	197,791.6	199,049.1	206,987.8	+7,938.6
現金預け金	Cash and due from banks	5,241.7	5,839.7	9,233.9	7,716.3	10,799.3	32,991.1	39,749.0	42,789.2	46,865.5	53,732.6	56,133.8	+2,401.3
有価証券	Securities	28,698.2	28,624.0	39,952.1	42,530.0	41,306.7	27,152.8	29,633.7	25,264.4	24,631.8	25,712.7	25,089.0	(623.7)
貸出金	Loans and bills discounted	65,135.3	62,701.0	61,348.4	62,720.6	65,632.1	68,227.7	73,068.2	75,066.1	80,237.3	72,945.9	75,939.7	+2,993.8
繰延税金資産	Deferred tax assets	857.7	728.6	644.7	404.0	374.3	173.2	127.8	125.8	63.0	27.6	22.0	(5.6)
負債の部	Liabilities	115,025.5	116,158.7	130,671.0	135,785.7	140,253.6	152,529.4	172,746.3	176,138.2	186,557.3	187,436.2	195,215.1	+7,778.9
預金	Deposits	75,569.5	78,648.6	81,998.9	84,128.6	89,081.8	94,331.9	101,047.9	110,668.8	117,830.2	116,477.5	119,385.6	+2,908.1
譲渡性預金	NCDs	7,461.3	6,995.6	8,366.3	8,593.6	11,755.7	13,713.5	13,825.9	14,250.4	11,880.9	11,220.3	11,490.2	+269.9
社債	Bonds	3,683.5	3,422.7	3,866.1	4,641.9	4,750.8	5,090.9	6,222.9	7,006.4	8,129.2	9,057.7	9,935.5	+877.8
繰延税金負債	Deferred tax liabilities	27.3	26.5	20.5	53.9	68.1	103.4	601.4	348.2	367.1	455.2	504.4	+49.2
純資産の部	Total net assets	4,611.8	7,000.8	7,132.1	7,255.0	8,443.2	9,005.0	10,696.3	10,447.7	11,234.3	11,612.9	11,772.7	+159.8
株主資本合計	Total stockholders' equity	2,599.2	4,644.7	4,921.4	5,014.3	5,680.6	6,401.2	7,018.4	7,454.3	8,119.1	8,637.0	8,914.6	+277.6
資本金	Capital Stock	1,420.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,338.7	2,339.4	+0.7
資本剰余金	Capital surplus	57.2	978.9	978.9	759.8	758.6	758.3	757.3	757.3	757.3	758.2	734.6	(23.6)
利益剰余金	Retained earnings	1,245.1	1,451.9	1,776.4	2,152.7	2,811.5	3,480.1	4,098.4	4,534.5	5,036.8	5,552.6	5,856.8	+304.3
自己株式	Treasury stock	(124.0)	(124.1)	(171.8)	(236.0)	(227.4)	(175.1)	(175.3)	(175.4)	(12.9)	(12.5)	(16.3)	(3.8)
その他の包括利益累計額合計	Total valuation and translation adjustments	(129.4)	306.6	173.1	196.1	664.6	878.0	2,003.9	1,459.5	1,612.5	1,753.4	1,746.0	(7.4)
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	(14.6)	412.7	272.3	330.4	755.8	949.5	1,791.0	1,347.7	1,542.3	1,688.8	1,701.9	+13.0
繰延ヘッジ損益	Net deferred losses on hedges	(20.8)	(39.4)	(9.7)	(32.1)	(32.9)	(60.9)	(30.2)	55.1	(42.1)	(68.5)	(100.8)	(32.2)
土地再評価差額金	Land revaluation excess	35.2	35.0	33.4	39.2	39.1	35.7	39.0	39.4	38.1	37.1	36.6	(0.5)
為替換算調整勘定	Foreign currency translation adjustments	(129.1)	(101.7)	(122.9)	(141.4)	(97.4)	27.2	156.3	87.0	65.1	36.9	54.8	+17.9
非支配株主持分	Non-controlling interests	2,141.9	2,049.4	2,037.3	2,043.9	2,096.8	1,724.0	1,671.7	1,531.0	1,499.3	1,219.6	1,109.5	(110.1)

1. 連結／Consolidated

(1-5) 金融再生法開示債権残高(除く正常債権)／NPLs based on the Financial Reconstruction Act (excluding Normal assets)

連結／Consolidated

(十億円／Billions of yen)

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18	前期末比 vs Mar. 18
破産更生等債権	Bankrupt and quasi-bankrupt assets	505.7	392.4	281.6	259.7	248.2	203.6	152.0	178.1	160.7	97.9	94.3	(3.6)
危険債権	Doubtful Assets	865.6	881.2	875.8	1,017.6	973.1	762.2	728.0	526.8	491.4	350.9	317.4	(33.5)
要管理債権	Substandard Loans	281.9	298.2	532.9	580.4	505.1	407.5	294.8	287.9	275.6	223.5	223.1	(0.4)
金融再生法開示債権	NPLs based on the Financial Reconstruction Act	1,653.2	1,571.8	1,690.3	1,857.7	1,726.3	1,373.3	1,174.8	992.7	927.7	672.3	634.8	(37.5)
総与信	Total claims	72,547.8	70,003.2	69,559.1	71,683.8	76,000.0	78,772.3	84,650.3	86,572.2	92,502.9	85,884.1	89,726.3	+3,842.2
不良債権比率	NPL ratio ^{*1}	2.28%	2.25%	2.43%	2.59%	2.27%	1.74%	1.39%	1.15%	1.00%	0.78%	0.71%	(0.07)%
保全率	Coverage ratio	85.31%	88.39%	84.63%	81.81%	85.84%	83.74%	83.14%	81.34%	77.68%	75.23%	75.00%	(0.23)%

BC単体／Non-consolidated

(十億円／Billions of yen)

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18	前期末比 vs Mar. 18
破産更生等債権	Bankrupt and quasi-bankrupt assets	319.6	224.3	138.5	134.4	145.5	114.3	93.0	135.6	118.4	80.9	80.8	(0.1)
危険債権	Doubtful Assets	678.3	697.7	684.8	779.6	691.4	574.4	555.1	376.4	347.4	283.4	257.6	(25.8)
要管理債権	Substandard Loans	196.3	178.7	303.0	268.8	256.6	192.7	120.9	110.6	101.9	72.0	76.4	+4.4
金融再生法開示債権	NPLs based on the Financial Reconstruction Act	1,194.2	1,100.7	1,126.3	1,182.8	1,093.5	881.4	769.0	622.6	567.7	436.3	414.7	(21.6)
総与信	Total claims	67,222.7	63,216.7	62,152.1	63,676.4	68,383.0	72,788.4	78,901.4	79,668.7	86,978.3	85,904.6	89,370.7	+3,466.1
不良債権比率	NPL ratio ^{*1}	1.78%	1.74%	1.81%	1.86%	1.60%	1.21%	0.97%	0.78%	0.65%	0.51%	0.46%	(0.05)%
保全率	Coverage ratio	86.11%	90.56%	87.59%	89.93%	92.63%	88.54%	87.67%	88.32%	85.46%	89.11%	88.79%	(0.32)%

^{*1} 不良債権比率=金融再生法開示債権残高(除く正常債権)／総与信

NPL ratio = NPLs based on the Financial Reconstruction Act (excluding normal assets) / Total claims

(1-6) 国・地域別エクスポージャー／Country/area exposure^{*1}

アジア・オセアニア／Asia and Oceania

		(十億ドル／Billions of USD)			
		Mar. 16	Mar. 17	Mar. 18	Sep. 18
香港	Hong Kong	20.3	23.1	22.0	24.7
中国	China	17.5	20.2	23.5	24.1
オーストラリア	Australia	20.3	24.4	26.2	23.5
シンガポール	Singapore	16.2	16.9	21.1	22.6
韓国	Korea	14.0	14.7	15.4	16.3
タイ	Thailand	13.2	12.9	14.1	13.8
インドネシア	Indonesia	9.0	10.9	11.0	11.6
インド	India	7.1	7.9	7.6	8.3
マレーシア	Malaysia	6.1	6.7	7.3	7.6
台湾	Taiwan	4.8	5.9	6.9	7.6
フィリピン	Philippines	1.7	2.0	2.5	2.0
ベトナム	Vietnam	1.0	1.3	1.4	1.7
その他	Others	1.7	1.5	1.5	1.7
合計	Total	133.0	148.5	160.6	165.6

ヨーロッパ／Europe

		(十億ドル／Billions of USD)			
		Mar. 16	Mar. 17	Mar. 18	Sep. 18
英国	UK	59.0	59.7	62.9	59.4
フランス	France	25.3	22.2	33.5	32.9
ドイツ	Germany	14.4	18.4	26.2	22.0
ベルギー	Belgium	7.6	10.5	11.9	15.9
オランダ	Netherlands	6.0	6.2	6.8	7.5
スイス	Switzerland	3.6	3.8	3.7	4.0
アイルランド	Ireland	3.3	2.6	2.7	3.5
イタリア	Italy	2.6	2.9	3.7	3.4
ロシア	Russia	4.3	3.2	3.3	3.3
ルクセンブルク	Luxemburg	2.4	2.2	2.6	2.6
スペイン	Spain	2.4	2.0	2.4	2.2
ノルウェー	Norway	2.9	2.0	1.6	1.6
スウェーデン	Sweden	0.8	1.0	1.2	1.1
フィンランド	Finland	0.7	0.7	0.9	0.7
その他	Others	2.7	2.8	3.1	3.2
合計	Total	138.0	139.8	166.5	163.2

米州／Americas

		(十億ドル／Billions of USD)			
		Mar. 16	Mar. 17	Mar. 18	Sep. 18
米国	US	204.7	223.0	235.3	246.2
カナダ	Canada	14.1	13.8	15.4	15.6
ブラジル	Brazil	9.1	8.5	7.2	6.7
チリ	Chile	2.3	3.1	3.6	4.0
メキシコ	Mexico	3.4	3.4	3.9	4.0
ペルー	Peru	1.1	1.1	1.0	1.0
その他	Others	2.5	2.6	2.6	2.7
合計	Total	236.9	255.4	269.1	280.3

中東・アフリカ／Middle East and Africa

		(十億ドル／Billions of USD)			
		Mar. 16	Mar. 17	Mar. 18	Sep. 18
サウジアラビア	Saudi Arabia	3.5	3.6	5.4	6.2
カタール	Qatar	3.9	3.7	4.5	4.6
UAE	UAE	3.9	3.8	4.9	4.0
トルコ	Turkey	3.6	3.5	3.4	3.7
南アフリカ	South Africa	1.4	1.6	1.7	1.9
オマーン	Oman	1.4	1.3	1.3	1.2
イスラエル	Israel	3.1	1.6	0.3	0.5
その他	Others	2.4	2.4	1.8	2.4
合計	Total	22.9	21.2	23.2	24.4

*1 内部管理ベース。貸出金、コミットメントライン、保証取引、出資金等／Managerial accounting basis. Loans, commitment lines, guarantees, investments, etc.

(1-7) 有価証券ポートフォリオ／Securities portfolio

連結／Consolidated

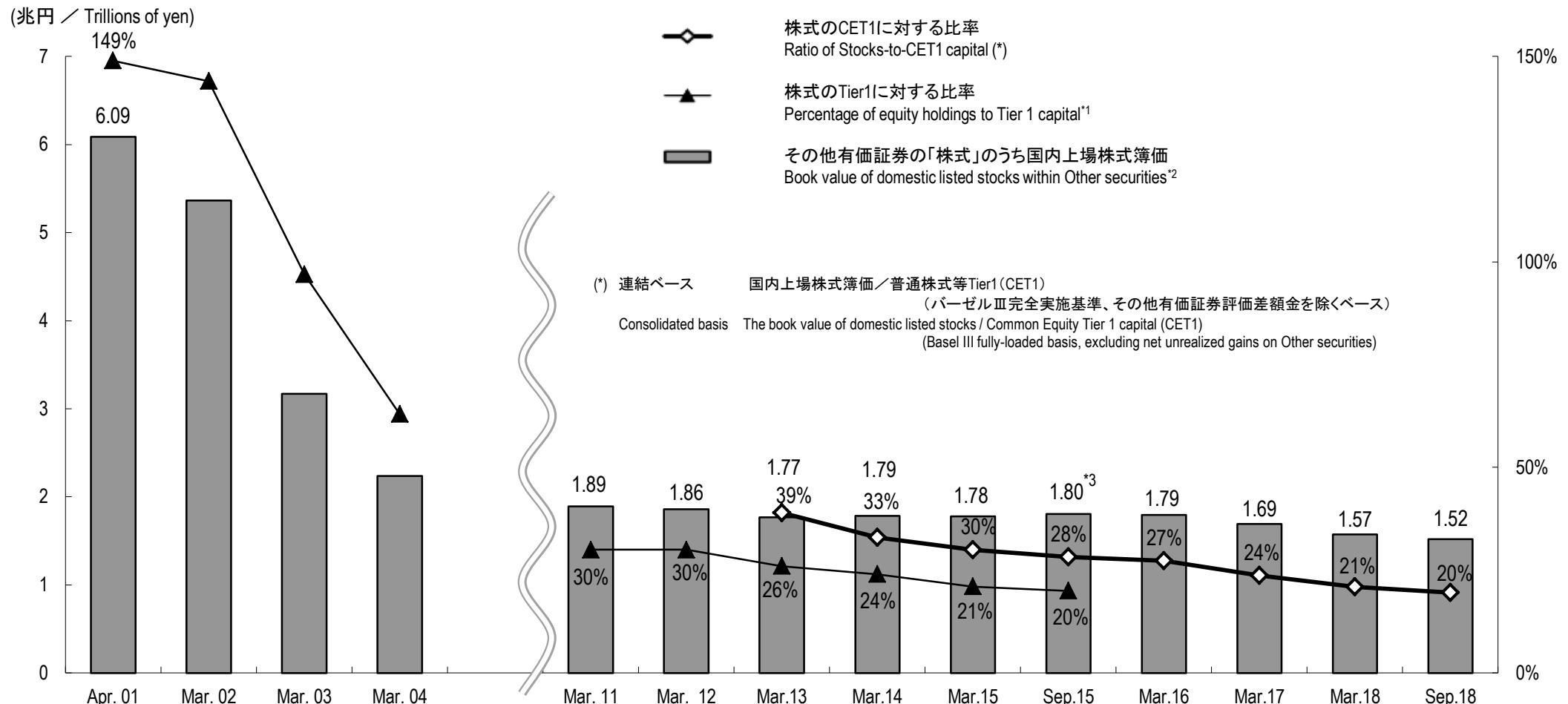
		Sep. 18				Mar. 18			
		連結 貸借対照表 計上額 Balance sheet amount	評価損益／Net unrealized gains (losses)			連結 貸借対照表 計上額 Balance sheet amount	評価損益／Net unrealized gains (losses)		
			(a)	(a)-(b)	評価益 Gains		(b)	評価益 Gains	評価損 Losses
満期保有目的	Held-to-maturity securities	300.3	1.1	(1.0)	1.1	-	372.5	2.1	2.1
その他有価証券	Other securities	24,848.5	2,450.8	42.6	2,721.4	270.7	25,440.2	2,408.2	2,635.2
株式	Stocks	3,877.7	2,214.3	40.7	2,229.9	15.6	3,889.3	2,173.7	2,191.1
債券	Bonds	9,553.3	24.3	(20.1)	40.0	15.7	11,834.2	44.4	52.4
うち国債	of which JGBs	6,948.2	(1.8)	(14.3)	10.6	12.3	9,203.0	12.5	17.7
その他	Others	11,417.5	212.1	22.0	451.5	239.4	9,716.7	190.1	391.7
うち外債	of which Foreign bonds	9,000.9	(218.5)	(59.1)	9.2	227.7	7,157.6	(159.4)	16.3
その他の金銭の信託	Other money held in trust	0.8	-	-	-	-	1.5	-	-
合計	Total	25,149.6	2,451.8	41.5	2,722.5	270.7	25,814.1	2,410.3	2,637.4
									227.1

BC単体／Non-consolidated

		Sep. 18				Mar. 18			
		貸借対照表 計上額 Balance sheet amount	評価損益／Net unrealized gains (losses)			貸借対照表 計上額 Balance sheet amount	評価損益／Net unrealized gains (losses)		
			(a)	(a)-(b)	評価益 Gains		(b)	評価益 Gains	評価損 Losses
満期保有目的	Held-to-maturity securities	40.0	0.3	(0.8)	0.3	-	110.1	1.1	1.1
子会社・関連会社株式	Stocks of subsidiaries and affiliates	3,526.3	(2.5)	16.8	17.4	19.9	3,594.6	(19.2)	6.2
その他有価証券	Other securities	22,305.5	2,058.9	(14.7)	2,298.8	239.9	22,931.1	2,073.7	2,280.9
株式	Stocks	3,618.2	2,078.9	32.3	2,093.2	14.3	3,639.0	2,046.6	2,062.8
債券	Bonds	9,533.3	24.1	(20.2)	40.0	15.9	11,813.6	44.2	52.5
うち国債	of which JGBs	6,946.2	(1.8)	(14.3)	10.6	12.3	9,203.0	12.5	17.7
その他	Others	9,153.9	(44.0)	(26.8)	165.6	209.6	7,478.5	(17.2)	165.6
うち外債	of which Foreign bonds	7,202.2	(189.5)	(44.9)	9.1	198.6	5,342.5	(144.7)	12.7
合計	Total	25,871.8	2,056.8	1.2	2,316.5	259.7	26,635.7	2,055.5	2,288.2
									232.7

(1-8) 保有株式(1)／Equity portfolio(1)

政策保有株式の残高／Strategic shareholdings outstanding



*1 連結Tier1対比(2002年3月末まではSMBC連結Tier1対比。2013年3月末以降はバーゼルⅢベースの連結Tier1対比)

Ratio against Consolidated Tier 1 capital (Up to Mar. 2002, percentage to SMBC consolidated Tier 1 capital. From Mar. 2013 onwards, percentage to Basel III Consolidated Tier 1 capital)

*2 2002年3月末まではSMBC連結ベース／Up to Mar. 2002, on a SMBC consolidated basis

*3 ヘッジ取引終了に伴い2015年3月末比増加。この影響を除く簿価は減少／Diminishes after deducting increase in book value from the termination of hedge transactions.

(1-8) 保有株式(2)／Equity portfolio (2)

BC単体貸借対照表計上額上位34銘柄(2018年3月末現在)／Top 34 by balance sheet amount (as of Mar. 31, 2018, Non-consolidated)^{*1}

銘柄 Issue		株式数(株) No. of shares	貸借対照表計上額 (百万円) Balance sheet amount (Millions of yen)
トヨタ自動車株式会社	TOYOTA MOTOR CORPORATION	37,611,495	257,855
ダイキン工業株式会社	DAIKIN INDUSTRIES, LTD.	9,000,000	106,534
東日本旅客鉄道株式会社	East Japan Railway Company	8,831,000	86,471
株式会社ブリヂストン	BRIDGESTONE CORPORATION	16,064,000	73,938
株式会社クボタ	KUBOTA Corporation	36,006,000	66,101
株式会社小松製作所	Komatsu Ltd.	17,835,711	64,064
大和ハウス工業株式会社	DAIWA HOUSE INDUSTRY CO., LTD.	16,117,142	63,978
東海旅客鉄道株式会社	Central Japan Railway Company	3,230,000	63,760
Kotak Mahindra Bank Ltd.	Kotak Mahindra Bank Ltd.	32,800,000	57,514
アサヒグループホールディングス株式会社	Asahi Group Holdings,Ltd.	9,028,000	50,172
日本電産株式会社	NIDEC CORPORATION	3,005,446	50,097
旭化成株式会社	ASAHI KASEI CORPORATION	35,404,956	48,631
三井物産株式会社	MITSUI & CO., LTD.	25,667,000	47,787
西日本旅客鉄道株式会社	West Japan Railway Company	6,400,000	47,211
住友不動産株式会社	Sumitomo Realty & Development Co., Ltd.	11,990,199	46,155
富士フイルムホールディングス株式会社	FUJIFILM Holdings Corporation	10,478,226	44,868
株式会社セブン＆アイ・ホールディングス	Seven & I Holdings Co., Ltd.	9,825,476	43,514

銘柄 Issue		株式数(株) No. of shares	貸借対照表計上額 (百万円) Balance sheet amount (Millions of yen)
日本ペイントホールディングス株式会社	Nippon Paint Holdings Co., Ltd.	9,999,661	39,903
株式会社小糸製作所	KOITO MANUFACTURING CO., LTD.	5,442,674	39,866
三井不動産株式会社	Mitsui Fudosan Co., Ltd.	14,837,308	37,028
第一三共株式会社	DAIICHI SANKYO COMPANY, LIMITED	9,913,368	36,918
伊藤忠商事株式会社	ITOCHU Corporation	18,167,000	36,599
新日鐵住金株式会社	NIPPON STEEL & SUMITOMO METAL CORPORATION	14,647,067	34,643
株式会社村田製作所	Murata Manufacturing Co., Ltd.	2,275,548	33,608
スタンレー電気株式会社	STANLEY ELECTRIC CO., LTD.	8,111,411	32,221
大正製薬ホールディングス株式会社	TAISHO PHARMACEUTICAL HOLDINGS CO., LTD.	3,000,000	30,344
株式会社マキタ	Makita Corporation	5,800,458	29,777
東レ株式会社	Toray Industries, Inc.	28,522,000	29,368
SGホールディングス株式会社	SG Holdings Co., Ltd.	12,600,000	27,939
株式会社ダイフク	Daifuku Co., Ltd.	4,080,454	26,313
BARCLAYS PLC	BARCLAYS PLC	84,459,459	26,309
日揮株式会社	JGC CORPORATION	11,000,000	25,127
塩野義製薬株式会社	SHIONOGI & CO., LTD.	4,595,288	25,114
ミネベアミツミ株式会社	MinebeaMitumi Inc.	10,223,597	23,933

^{*1} 保有目的が純投資以外の目的の投資株式。貸借対照表計上額がSMFGの資本金1%(23,387百万円)を超える銘柄全て(子会社・関連会社を除く)を記載

／Shares held by SMBC primarily for Strategic purposes. All equity portfolio of which balance sheet amount exceeds 1% of SMFG's Capital stock of JPY 23,387 million (excluding subsidiaries and affiliates)

(1-9) 自己資本(1)／Capital(1)

バーゼルⅢ(規制基準)／Basel III - transitional basis

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18
普通株式等Tier1比率	Common Equity Tier1 capital ratio					9.38%	10.63%	11.30%	11.81%	12.17%	14.50%	14.92%
Tier1比率	Tier 1 capital ratio					10.93%	12.19%	12.89%	13.68%	14.07%	16.69%	17.16%
総自己資本比率	Total capital ratio					14.71%	15.51%	16.58%	17.02%	16.93%	19.36%	19.75%
Tier1資本	Tier 1 capital					6,829.0	7,514.3	8,528.6	9,031.7	9,946.2	10,610.2	10,922.9
普通株式等Tier1資本	Common Equity Tier1 capital					5,855.9	6,550.8	7,476.5	7,796.5	8,608.5	9,217.4	9,497.6
Tier2資本	Tier 2 capital					2,357.0	2,047.1	2,437.3	2,204.3	2,027.5	1,693.9	1,649.7
総自己資本	Total capital					9,186.0	9,561.4	10,965.9	11,235.9	11,973.7	12,304.1	12,572.6
リスクアセット	Risk-weighted assets					62,426.1	61,623.3	66,136.8	66,011.6	70,683.5	63,540.3	63,630.2

バーゼルⅢ(完全実施基準、試算値)／Basel III - fully-loaded basis. pro forma^{*1}

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18
普通株式等Tier1比率	Common Equity Tier1 capital ratio					8.6%	10.3%	12.0%	11.9%	12.2%		
普通株式等Tier1資本	Common Equity Tier1 capital					5,372.8	6,373.2	7,917.7	7,901.0	8,678.7		
リスクアセット	Risk-weighted assets					62,062.8	61,339.2	65,925.9	65,942.8	70,644.7		

バーゼルⅢ最終化時ベース／Post Basel III basis

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18	
普通株式等Tier1比率	Common Equity Tier1 capital ratio										8.3%	9.5%	9.8%
普通株式等Tier1資本	Common Equity Tier1 capital										7.14	7.53	7.80
リスクアセット	Risk-weighted assets										85.6	78.7	78.8

分子にその他有価証券評価差額金、分母に株式評価益見合い分を含む場合

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18	
普通株式等Tier1比率	Common Equity Tier1 capital ratio										9.7%	11.1%	11.5%

レバレッジ比率／Leverage ratio

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18		
レバレッジ比率	Leverage ratio									4.45%	4.61%	4.74%	5.01%	4.94%
Tier1資本	Tier 1 capital									8,528.6	9,031.7	9,946.2	10,610.2	10,922.9
レバレッジエクスポージャー	Leverage exposure									191,316.4	195,762.4	209,669.6	211,718.1	220,964.1

(参考)

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18	
△EVE/Tier1資本	△EVE/Tier1 capital	-	-	-	-	-	-	-	-	-	-	4.3%	6.5%

*1 CET1資本計算に係る経過措置終了に伴い、18年3月末以降は規制基準と一致／Consistent with transitional basis after Mar. 18 upon the end of transition period for CET1 capital calculations

(1-9) 自己資本(2)／Capital(2)

その他Tier1関連(2018年9月末)／Additional Tier 1 (as of Sep. 30, 2018)

(1) その他Tier1資本調達手段(バーゼルⅢ適格) - 永久劣後債／Additional Tier 1 capital instruments (Basel3 eligible) - perpetual subordinated bonds

発行日 Issued date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon ^{*2}	ゴーイング・コンサーン水準での損失吸収 Going concern loss absorption ^{*3}
SMFG発行／Issued by SMFG					
Jul. 30, 2015	JPY 130.0 bn	永久／Perpetual	Dec. 5, 2020	2.49%	債務免除(元金回復条項付)／Temporary write-down
Jul. 30, 2015	JPY 85.0 bn	永久／Perpetual	Dec. 5, 2022	2.64%	債務免除(元金回復条項付)／Temporary write-down
Jul. 30, 2015	JPY 85.0 bn	永久／Perpetual	Dec. 5, 2025	2.88%	債務免除(元金回復条項付)／Temporary write-down
Jan. 25, 2017	JPY 150.0 bn	永久／Perpetual	Dec. 5, 2026	1.39%	債務免除(元金回復条項付)／Temporary write-down
Dec. 19, 2017	JPY 150.0 bn	永久／Perpetual	Dec. 5, 2027	1.29%	債務免除(元金回復条項付)／Temporary write-down

(2) 適格旧Tier1資本調達手段(経過措置対象) - 優先出資証券／Eligible Tier 1 capital instruments (Grandfathered) - preferred securities

		発行時期 Issued date	発行残高 Amount outstanding	初回コール日 1st call date ^{*1}	配当率 Dividend rate ^{*4}	配当 ステップアップ Type
SMFG Preferred Capital JPY 2 Limited	Series A	Dec. 2008	JPY 113.0 bn	Jan. 2019	4.57 %	Step-up
	Series B		JPY 140.0 bn	Jul. 2019	5.07 %	Non step-up
	Series E	Jan. 2009	JPY 33.0 bn	Jul. 2019	5.05 %	Non step-up
SMFG Preferred Capital JPY 3 Limited	Series A	Sep. 2009	JPY 99.0 bn	Jan. 2020	4.06 %	Step-up
	Series B		JPY 164.5 bn	Jan. 2020	4.56 %	Non step-up
SMFG Preferred Capital GBP 2 Limited		Jul. 2008	GBP 250 mn	Jan. 2029	10.231 %	Step-up

分配可能額／Distributable amounts

		(十億円／Billions of yen)				
		Mar.14	Mar.15	Mar.16	Mar.17	Mar.18
分配可能額	Distributable amounts					
SMFG単体	SMFG non-consolidated	754.9	1,064.4	1,373.0	1,612.2	1,623.3
BC単体	Non-consolidated	2,637.5	2,827.4	2,904.1	2,485.4	2,840.0

*1 金融庁長官の事前確認を条件とする。初回コール日及び以降の各利払日・配当日に償還可能／Subject to prior confirmation of the FSA. Callable on the 1st call date and each interest/dividend payment date thereafter

*2 初回コール日以降はLiborを基準金利とする変動金利／Floating rate based on Libor after the 1st call date

*3 普通株式等Tier1比率が5.125%を下回った時の債務免除等／Write-down, etc. when Common Equity Tier 1 capital ratio falls below 5.125%

*4 初回コール日以降の配当率は変動配当率／Floating rate after the 1st call date

(1-9) 自己資本(3)／Capital(3)

Tier2関連(公募発行分)(2018年9月末)／Tier 2 (as of Sep. 30, 2018)

(1) Tier2資本調達手段(バーゼルⅢ適格)-劣後債／Selected Tier 2 capital instruments (Basel3 eligible) -subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon
SMFG発行／Issued by SMFG				
Apr. 2, 2014	USD 1,750.0 mn	Apr. 2, 2024	n.a.	4.436 %
Sep. 12, 2014	JPY 100.0 bn	Sep. 12, 2024	n.a.	0.849 %
Sep. 12, 2014	JPY 35.0 bn	Sep. 12, 2024	Sep. 12, 2019 ^{*2}	0.61 % ^{*4}
May 29, 2015	JPY 42.0 bn	May. 29, 2025	n.a.	0.884 %
May 29, 2015	JPY 33.0 bn	May. 29, 2030	n.a.	1.328 %
May 29, 2015	JPY 20.0 bn	May. 29, 2025	May. 29, 2020 ^{*2}	0.59 % ^{*4}
Sep. 28, 2015	JPY 99.0 bn	Oct. 15, 2025	Oct. 15, 2020 ^{*3}	0.59 % ^{*5}
Sep. 28, 2015	JPY 81.0 bn	Oct. 15, 2025	n.a.	0.920 %
Jun. 3, 2016	JPY 10.0 bn	Jun. 3, 2026	n.a.	0.469 %
Jun. 3, 2016	JPY 20.0 bn	Jun. 3, 2026	Jun. 3, 2021 ^{*2}	0.30 % ^{*4}
Jun. 13, 2016	JPY 55.0 bn	Jun. 15, 2026	Jun. 15, 2021 ^{*3}	0.30 % ^{*5}
Jun. 13, 2016	JPY 65.0 bn	Jun. 15, 2026	n.a.	0.469 %
Sep. 12, 2016	JPY 59.0 bn	Sep. 15, 2026	Sep. 15, 2021 ^{*3}	0.32 % ^{*5}
Sep. 12, 2016	JPY 41.0 bn	Sep. 15, 2026	n.a.	0.545 %
Mar. 16, 2018	JPY 100.0 bn	Mar. 16, 2028	n.a.	0.585 %

(2) 適格旧Tier2資本調達手段(経過措置対象)-劣後債／Selected eligible Tier 2 capital instruments (Grandfathered) -subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon
SMBC発行／Issued by SMBC				
Feb. 12, 2009	JPY 21.5 bn	Feb. 12, 2019	n.a.	2.80 %
Jul. 24, 2009	JPY 73.0 bn	Jul. 24, 2019	n.a.	2.21 %
Sep. 28, 2010	JPY 100.0 bn	Sep. 28, 2020	n.a.	1.43 %
Dec. 17, 2010	JPY 50.0 bn	Dec. 17, 2020	n.a.	1.61 %
Jun. 1, 2011	JPY 40.0 bn	Jun. 1, 2021	n.a.	1.60 %
Jun. 1, 2011	JPY 30.0 bn	Jun. 1, 2026	n.a.	2.21 %
Nov. 2, 2011	JPY 40.0 bn	Nov. 10, 2021	n.a.	1.56 %
Dec. 20, 2011	JPY 30.0 bn	Dec. 18, 2026	n.a.	2.17 %
Mar. 1, 2012	USD 1,500 mn	Mar. 1, 2022	n.a.	4.85 %
Nov. 9, 2010	EUR 750 mn	Nov. 9, 2020	n.a.	4.00 %

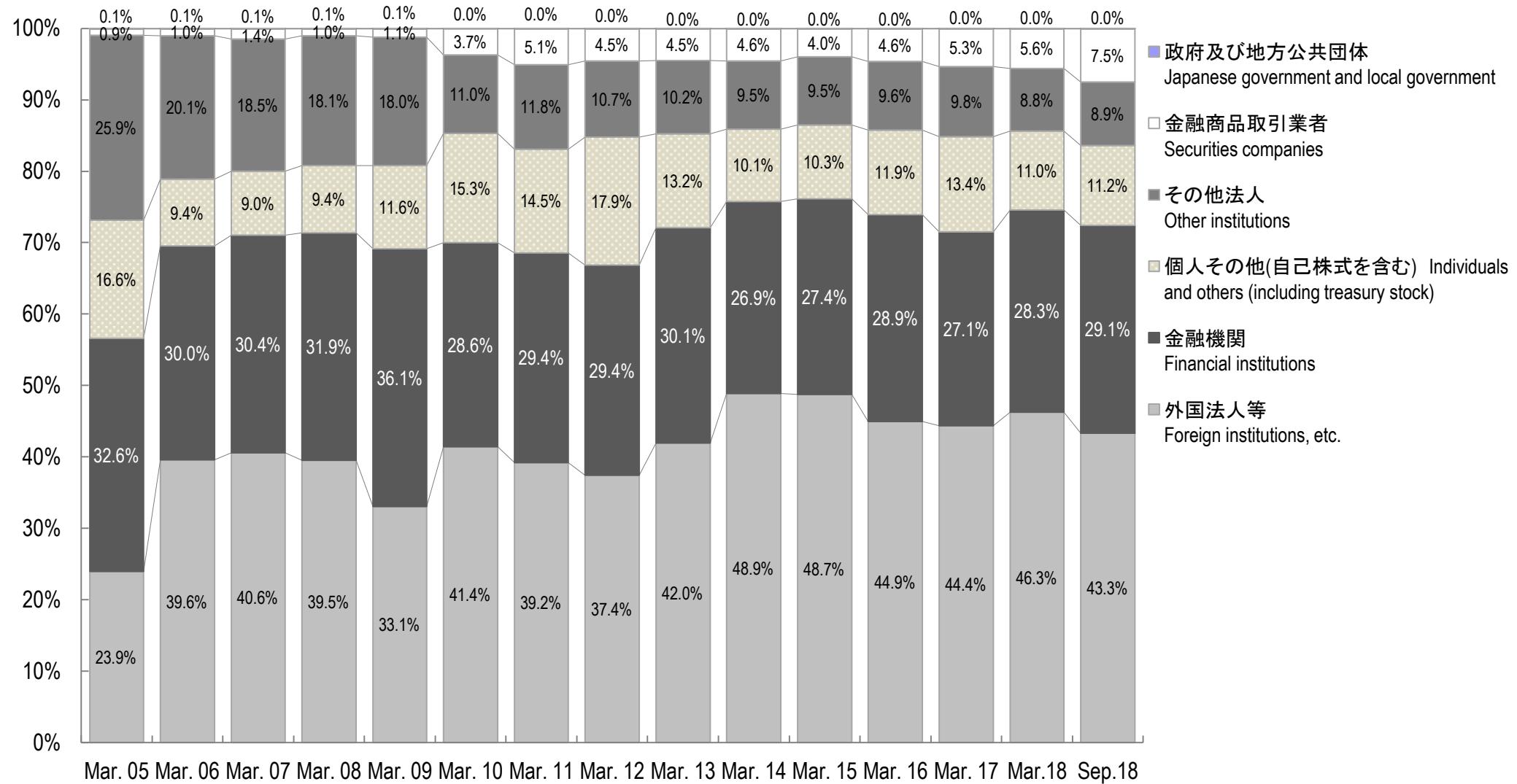
*1 金融庁長官の事前確認を条件とする／Subject to prior confirmation of the FSA

*2 初回コール日及び以降の各利払日に償還可能／Callable on the 1st call date and each interest payment date thereafter

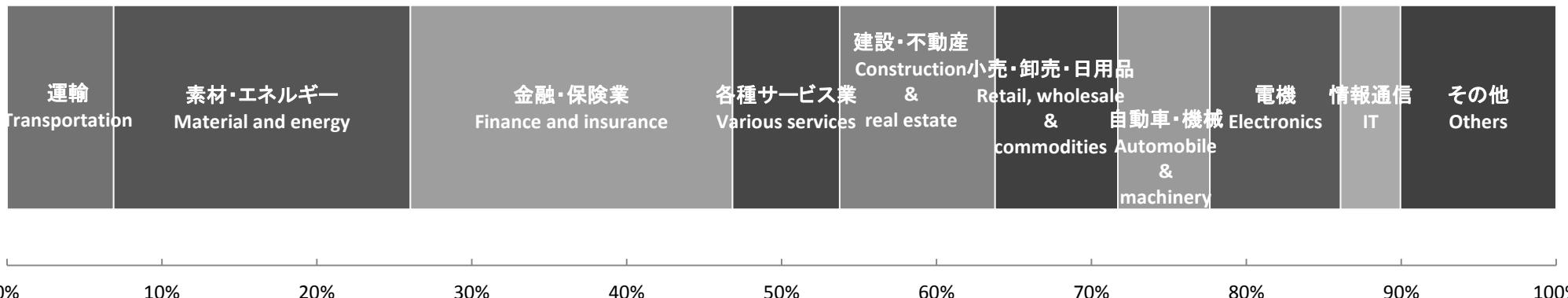
*3 上記初回コール日のみのワンタイムコール／One time callable on the 1st call date listed above

*4 初回コール日以降はLiborを基準金利とする変動金利／Floating rate based on Libor after the 1st call date

*5 初回コール日以降は円スワップ金利ベースで更改／Resettable based on JPY swap rate after the 1st call date

(1-10) 株主構成／Shareholder breakdown^{*1}^{*1} 普通株式の所有株式数の割合／Shareholder breakdown classified by type of common shareholders

(1-11) 海外貸出金・LBOファイナンス／Overseas loan balance, LBO finance

業種別貸出金割合(2018年9月末)／Proportion classified by industry (as of Sep 30, 2018)^{*1}

LBOファイナンス／LBO finance

(十億円／Billions of yen)

		Mar. 16	Mar. 17	Mar. 18	Sep. 18
貸出金	Loans	1,102.2	1,205.4	1,312.3	1,521.1
欧州向け	Europe	381.6	388.1	470.4	424.3
日本向け	Japan ^{*2}	352.5	423.9	420.1	644.4
米州向け	Americas ^{*3}	246.2	287.0	297.0	341.4
アジア向け	Asia	121.9	106.3	124.8	111.0
コミットメントライン未引出額	Undrawn commitments	222.4	217.5	301.0	359.0

*1 三井住友銀行、欧州三井住友銀行、三井住友銀行(中国)合算の貸出金(除く日本)／Overseas loan balance of SMBC, SMBC Europe and SMBC (China)
債務者所在国を基準に集計、直接減額前／Classified by domicile of debtors, before direct reduction

*2 2017年3月末より日本向け残高の内部管理区分を変更／We revised managerial accounting rules for the loans in Japan in Mar. 17.

*3 2017年3月末より米州向け残高の内部管理区分を変更し、2016年3月末以前は新区分で遡及処理を実施

We revised managerial accounting rules for the loans in the Americas in Mar. 17. The figures before Mar. 16 have been adjusted retrospectively.

(2-1) P/L

BC単体／Non-consolidated

	(十億円／Billions of yen)											前年同期比 YoY
	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	1H, FY3/19	
業務粗利益 Gross banking profit	1,524.9	1,455.3	1,531.8	1,532.5	1,540.1	1,558.1	1,634.3	1,534.3	1,663.7	1,427.9	704.4	(4.7)
国内業務粗利益 Gross domestic profit	1,147.2	1,117.2	1,114.4	1,097.8	1,098.9	1,112.0	1,097.7	1,030.2	1,153.5	929.9	429.2	(18.5)
資金利益 Net interest income	930.3	910.0	867.6	849.3	813.6	880.6	863.5	787.6	904.2 ^{*1}	707.3	332.2	(21.4)
うち金利スワップ利益 of which Interest on interest rate swaps	(38.6)	(5.0)	(2.7)	21.5	20.1	19.6	9.1	9.8	17.0	15.5	8.0	+0.8
役務取引等収益+信託報酬 Net fees and commissions+Trust fees	222.3	214.9	211.1	216.8	235.0	232.4	217.4	223.5	208.1	202.7	85.7	+7.2
特定取引等+その他業務利益 Net trading income+Net other operating income	(5.4)	(7.7)	35.7	31.7	50.2	(1.0)	16.8	19.0	41.3	19.9	11.3	(4.2)
うち国債等債券損益 of which Gains (losses) on bonds	(32.4)	9.1	28.4	23.2	40.7	(4.9)	3.3	3.4	18.2	7.5	2.8	(3.6)
国際業務粗利益 Gross international profit	377.7	338.1	417.4	434.8	441.2	446.2	536.6	504.1	510.1	498.0	275.3	+13.8
資金利益 Net interest income	88.1	136.4	100.2	107.6	157.6	184.3	257.9	236.0	234.8	249.7	153.6	+26.6
うち金利スワップ利益 of which Interest on interest rate swaps	(40.9)	28.3	(9.9)	(15.4)	(19.6)	(32.0)	(28.0)	(38.8)	(38.0)	(57.8)	(19.5)	+9.4
役務取引等収益 Net fees and commissions	73.6	73.5	93.9	103.8	110.5	126.9	134.4	137.6	142.7	129.1	72.4	+5.8
特定取引等+その他業務利益 Net trading income+Net other operating income	216.0	128.1	223.3	223.3	173.1	135.0	144.2	130.6	132.6	119.1	49.3	(18.7)
うち国債等債券損益 of which Gains (losses) on bonds	58.5	28.2	118.7	129.3	73.2	5.6	44.6	50.6	25.5	4.2	(4.5)	(17.9)
経費 Expenses ^{*2}	701.5	685.8	699.2	719.5	727.7	745.7	791.2	805.5	816.9	810.8	402.5	(1.3)
経費率 Overhead ratio ^{*2}	46.0%	47.1%	45.6%	46.9%	47.3%	47.9%	48.4%	52.5%	49.1%	56.8%	57.1%	+0.2%
業務純益 Banking profit ^{*3}	823.4	769.5	832.6	813.0	812.4	812.4	843.1	728.8	846.7	617.2	301.9	(3.4)
株式等損益 Gains (losses) on stocks	(220.4)	3.9	(87.3)	(15.2)	(35.7)	106.4	52.6	35.3	115.1	127.7	49.3	(0.7)
経常利益 Ordinary profit (loss)	36.1	462.7	595.7	695.3	670.9	952.5	956.0	747.9	864.0	755.3	408.3	+39.8
当期純利益 Net income (loss)	(301.1)	318.0	421.2	478.0	617.8	605.3	643.0	609.2	681.8	577.0	300.9	+16.4
与信関係費用／Total credit cost	550.1	254.7	94.3	58.6	19.5	(123.9)	(80.1)	(3.2)	61.1	(26.7)	(56.3)	(30.8)
非金利収益／Non-interest income ^{*4}	380.9	339.6	370.0	395.3	421.5	440.6	430.8	446.6	450.6	438.5	209.4	+9.4
対粗利益比率／Ratio to Gross banking profit	25.0%	23.3%	24.2%	25.8%	27.4%	28.3%	26.4%	29.1%	27.1%	30.7%	29.5%	+7.6%
単体従業員数／No. of employees	21,816	22,460	22,524	22,686	22,569	22,915	26,416	28,002	29,283	29,192	29,061	(597)

^{*1}SMBC日興証券からの配当金2,000億円を含む(連結では相殺消去) / Includes JPY 200 bn of dividends from SMBC Nikko Securities (eliminated in Consolidated figures)^{*2}臨時処理分を除く／Excludes non-recurring losses ^{*3}一般貸倒引当金繰入前／Before provision for general reserve for possible loan losses^{*4}内部管理ベース(役務取引等利益+対顧客デリバティブ販売関連収益等)。前年比は、金利・為替影響等を除く／Managerial accounting basis (Net fees and commissions + Income related to derivatives products sales, etc.) YOY change is after adjustment of interest rates and exchange rates, etc.

(2-2) 資金利益(貸出金残高・利鞘)／Net interest income : loan balance and spread

国内業務部門／Domestic operations

		FY3/17						FY3/18			1H, FY3/19			前年同期比／YoY		
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield
資金運用勘定	Interest earning assets	69,501.9	948.1	1.36%	71,546.5	746.8	1.04%	69,850.7	353.6	1.00%	(2,191.3)	(19.9)	(0.03)%			
うち貸出金	of which Loans and bills discounted ^{*1}	47,156.3	498.3	1.05%	47,824.8	471.1	0.98%	47,311.7	226.6	0.95%	(682.5)	(11.8)	(0.04)%			
うち有価証券	of which Securities	14,418.6	387.4 ^{*3}	2.68%	14,916.0	217.1	1.45%	13,402.1	97.5	1.45%	(1,606.5)	(10.2)	+0.02%			
資金調達勘定	Interest bearing liabilities	96,792.2	43.9	0.04%	106,977.3	39.5	0.03%	107,579.0	21.4	0.03%	+156.3	+1.5	+0.00%			
うち預金等	of which Deposits, etc.	86,730.0	10.1	0.01%	92,454.7	8.4	0.00%	95,938.4	3.9	0.00%	+4,169.4	(0.5)	(0.00)%			
経費率	Expense ratio ^{*2}		0.66%			0.58%			0.56%				(0.02)%			
資金調達原価	Total cost of funding		0.70%			0.62%			0.59%				(0.02)%			
総資金利鞘	Overall interest spread		0.66%			0.42%			0.41%				(0.01)%			
預貸金利回差	Loan to deposit spread		1.04%			0.98%			0.95%				(0.04)%			

*1 金融機関向け貸付を除くベース／Excludes loans to financial institutions *2 経費率は資金調達原価から資金調達勘定利回りを差引いたもの／Total cost of funding minus yield of interest bearing liabilities

*3 2016年度に実施したSMBC日興証券からの配当金2,000億円を含む／Includes JPY 200 bn of dividends from SMBC Nikko Securities in FY3/17

国際業務部門／Overseas operations

		FY3/17						FY3/18			1H, FY3/19			前年同期比／YoY		
		平均残高 Average balance	利息 Interest	利回り Yield												
資金運用勘定	Interest earning assets	41,969.1	705.9	1.68%	46,049.7	917.3	1.99%	49,042.5	616.3	2.50%	+2,779.1	+169.7	+0.58%			
うち貸出金	of which Loans and bills discounted	24,161.5	515.4	2.13%	25,972.5	624.8	2.40%	26,865.3	407.6	3.02%	+56.5	+94.1	+0.69%			
うち有価証券	of which Securities	7,270.9	100.9	1.38%	8,163.1	132.9	1.62%	9,213.3	73.3	1.58%	+1,123.6	+10.8	+0.05%			
資金調達勘定	Interest bearing liabilities	41,329.5	471.1	1.13%	45,748.2	667.6	1.46%	48,489.8	462.7	1.90%	+2,809.0	+143.0	+0.51%			
うち預金等	of which Deposits, etc.	25,123.3	197.4	0.78%	26,650.8	305.2	1.15%	28,012.8	234.6	1.67%	+1,031.6	+87.5	+0.59%			
預貸金利回差	Loan to deposit spread		1.35%			1.25%			1.35%				+0.10%			

※ 連結／Consolidated^{*4}

		FY3/17						FY3/18			1H, FY3/19			前年同期比／YoY		
		平均残高 Average balance	利息 Interest	利回り Yield												
資金運用勘定	Interest earning assets	40,424.5	804.2	1.99%	42,296.6	951.4	2.25%	44,343.5	633.7	2.86%	+1,310.0	+165.6	+0.68%			
うち貸出金	of which Loans and bills discounted	24,341.1	603.1	2.48%	24,924.4	677.5	2.72%	26,269.6	430.5	3.28%	+429.3	+88.5	+0.63%			
うち有価証券	of which Securities	3,746.0	68.1	1.82%	3,977.9	64.9	1.63%	4,854.9	47.8	1.97%	+855.8	+17.8	+0.47%			
資金調達勘定	Interest bearing liabilities	32,201.1	310.9	0.97%	34,314.2	437.0	1.27%	37,826.8	335.3	1.77%	+2,624.1	+128.9	+0.60%			

*4 SMBCの海外店及び在外連結子会社／SMBC's overseas branches and its overseas consolidated subsidiaries

(2-3) マーケティング部門の非金利収益内訳／Non-interest income of marketing units^{*1}

							(十億円／Billions of yen)
		FY3/16	FY3/17	FY3/18	1H, FY3/19	前年同期比 ^{*2} YoY	
国内非金利収益	Domestic Non-interest income	320.4	317.7	302.8	131.6	+2.0	
国内個人ビジネス関連	Income related to domestic consumer business	63.8	35.5	35.6	17.7	+0.8	
投資信託	Investment trusts	25.7	20.0	20.7	9.5	(0.4)	
個人年金	Pension-type insurance	10.9	4.7	3.6	3.2	+1.6	
一時払終身保険	Single premium type permanent life insurance	20.3	4.5	6.5	2.7	(0.6)	
平準払保険	Level premium insurance	6.9	6.3	4.8	2.3	+0.2	
国内法人ビジネス関連	Income related to domestic corporate business	115.2	125.4	118.7	50.6	+4.2	
シンジケーション	Loan syndication	45.6	48.7	51.6	14.6	(7.8)	
ストラクチャードファイナンス	Structured finance	26.5	35.2	31.5	20.8	+13.6	
アセットファイナンス	Asset finance ^{*3}	16.7	19.5	11.3	4.5	+1.0	
デリバティブ販売	Sales of derivatives products	26.4	22.0	24.3	10.7	(2.6)	
うち振込・EB等	of which: Monetary remittance, electronic banking	92.6	93.3	95.0	47.7	+1.0	
うち外為収益	of which: Foreign exchange	52.2	53.2	56.4	26.7	(0.4)	
国際部門非金利収益	International Banking Unit's Non-interest income	126.2	132.9	135.7	77.8	+7.4	
うちローン関連手数料	of which: International Banking Unit's loan related income	72.7	72.5	61.9	34.4	+3.4	
合計	Total	446.6	450.6	438.5	209.4	+9.4	

*1 内部管理ベース／Managerial accounting basis

*2 金利・為替影響等調整後ベース／After adjustments of interest rates and exchange rates, etc.

*3 不動産ファイナンス、金融債権流動化等／Profit from real estate finance, securitization of monetary claims, etc.

(2-4) B/S

BC単体／Non-consolidated

(十億円／Billions of yen)
前期末比
vs Mar. 18

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Sep. 18
資産の部	Assets	107,478.2	103,536.4	115,484.9	119,037.5	125,910.0	135,966.4	154,724.1	153,641.4	162,281.7	170,923.1	177,858.7
現金預け金	Cash and due from banks	5,295.0	5,272.0	8,102.2	6,618.7	9,416.4	30,133.3	37,008.7	38,862.7	41,652.5	49,030.2	51,791.8
貸出金	Loans and bills discounted	60,241.3	56,619.1	55,237.6	56,411.5	59,770.8	63,370.7	68,274.3	69,276.7	75,585.3	73,896.2	76,232.7
有価証券	Securities	28,000.5	28,536.2	39,853.4	42,441.1	41,347.0	27,317.5	29,985.3	25,602.2	24,342.4	25,916.7	25,251.7
負債の部	Liabilities	104,931.7	98,138.4	109,925.6	113,327.8	119,355.6	128,889.1	146,725.4	145,884.6	154,864.5	163,001.9	169,874.4
預金	Deposits	69,500.0	70,457.3	74,036.5	75,804.1	80,006.4	84,137.3	91,337.7	98,839.7	105,590.8	110,243.2	113,331.2
譲渡性預金	NCDs	7,405.7	7,173.4	8,406.8	8,588.7	11,921.9	14,020.5	14,022.1	14,428.3	12,263.1	11,264.8	11,331.0
社債	Bonds	3,319.7	3,246.0	3,670.4	4,215.6	4,277.0	4,501.8	5,095.6	4,775.1	3,944.1	3,211.5	3,409.8
純資産の部	Total net assets	2,546.5	5,397.9	5,559.3	5,709.7	6,554.4	7,077.4	7,998.7	7,756.8	7,417.2	7,921.3	7,984.3
株主資本合計	Total stockholders' equity	2,532.2	4,949.0	5,188.3	5,297.4	5,763.0	6,179.5	6,369.5	6,446.2	6,027.5	6,382.0	6,554.3
資本金・資本剰余金	Capital Stock / Capital surplus	2,032.5	4,244.6	4,252.3	4,252.3	4,252.3	4,252.3	4,252.3	4,241.2	3,547.8	3,547.8	3,545.6
利益剰余金	Retained earnings	499.7	704.5	936.0	1,255.1	1,720.7	2,137.2	2,327.2	2,415.0	2,689.6	3,044.2	3,218.8
評価・換算差額等合計	Total valuation and translation adjustments	14.3	448.9	371.0	412.3	791.5	897.9	1,629.3	1,310.6	1,389.7	1,539.3	1,429.9
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	(52.7)	379.3	229.9	281.1	742.3	926.8	1,726.6	1,233.9	1,399.1	1,519.7	1,507.9
繰延ヘッジ損益	Net deferred losses on hedges	45.4	48.0	121.1	105.4	23.3	(53.2)	(124.9)	48.7	(36.1)	(6.3)	(103.5)
土地再評価差額金	Land revaluation excess	21.7	21.5	20.0	25.8	25.8	24.2	27.6	28.0	26.7	25.9	25.6
												(0.3)

(2-5) 業種別貸出金(1)／Loan portfolio classified by industry (1)

貸出金残高／Loan balance

(十億円／Billions of yen)

		Mar.16	Mar.17	Mar.18	Sep.18	構成比率 Breakdown
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)	50,072.4	54,502.9	53,208.1	53,368.2	100.0%
製造業	Manufacturing	5,968.1	7,279.8	6,072.6	6,368.2	11.9%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	121.8	115.0	132.8	264.5	0.5%
建設業	Construction	711.0	701.7	741.8	718.7	1.4%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	4,294.7	4,307.2	4,861.2	4,970.6	9.3%
卸売・小売業	Wholesale and retail	3,949.1	4,115.2	4,178.9	4,162.7	7.8%
金融・保険業	Finance and insurance	7,042.4	7,352.2	7,352.6	7,247.7	13.6%
不動産業	Real estate	5,970.7	6,301.4	6,684.9	6,849.9	12.8%
物品賃貸業	Goods rental and leasing	1,043.5	1,650.5	1,499.2	1,493.2	2.8%
各種サービス業	Various services	3,954.3	3,994.0	4,091.0	4,273.6	8.0%
地方公共団体	Municipalities	1,087.2	934.3	914.8	586.7	1.1%
その他	Others	15,929.4	17,751.4	16,678.3	16,432.4	30.8%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	19,204.4	21,082.5	20,688.0	22,864.5	100.0%
政府等	Public sector	164.6	206.8	195.1	202.0	0.9%
金融機関	Financial institutions	1,362.4	1,582.0	1,622.0	1,710.5	7.5%
商工業	Commerce and industry	15,876.7	17,609.5	17,418.1	19,242.2	84.1%
その他	Others	1,800.6	1,684.2	1,452.8	1,709.7	7.5%
合計	Total	69,276.7	75,585.3	73,896.2	76,232.7	-

(2-5) 業種別貸出金(2)／Loan portfolio classified by industry (2)

金融再生法開示債権残高(除く正常債権)／NPLs based on the Financial Reconstruction Act (excluding Normal assets)^{*1}

(十億円／Billions of yen)

		Mar.16	Mar.17	Mar.18	Sep.18	引当率 Reserve ratio ^{*2}
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)	535.3	422.0	331.4	319.8	66.3%
製造業	Manufacturing	88.3	74.7	57.5	48.2	63.7%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	0.3	0.2	4.6	0.0	-
建設業	Construction	13.7	14.1	10.1	9.6	53.3%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	71.3	59.8	42.9	26.1	56.9%
卸売・小売業	Wholesale and retail	100.2	73.5	62.1	65.4	63.0%
金融・保険業	Finance and insurance	4.3	0.9	0.9	19.3	100.0%
不動産業	Real estate	106.8	77.8	50.7	41.5	60.8%
物品賃貸業	Goods rental and leasing	1.8	1.6	0.3	0.3	59.9%
各種サービス業	Various services	76.1	65.9	49.6	55.8	51.4%
地方公共団体	Municipalities	-	-	-	-	-
その他	Others	72.6	53.4	52.8	53.6	100.0%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	87.3	145.7	104.9	95.0	63.7%
政府等	Public sector	-	-	-	-	-
金融機関	Financial institutions	-	-	-	-	-
商工業	Commerce and industry	43.4	81.9	47.4	39.3	63.3%
その他	Others	43.9	63.8	57.5	55.7	64.2%
合計	Total	622.6	567.7	436.3	414.7	65.4%

^{*1} 金融再生法開示債権には、貸出金の他、支払承諾見返、仮払金その他の与信性資産を含む／NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets^{*2} 引当率＝貸倒引当金／担保保証等控除後債権×100／Reserve ratio (%) = Reserve for possible loan losses / Assets excluding amounts recoverable by guarantees, collateral and others X 100

貸倒引当金は、個別貸倒引当金及び要管理債権に対して計上している一般貸倒引当金の合計額／Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve

(2-6) 金融再生法開示債権マトリクス／Disclosure of NPLs based on the Financial Reconstruction Act

金融再生法開示債権マトリクス／Disclosure of NPLs based on the Financial Reconstruction Act

2018年9月末現在／As of Sep. 2018

(十億円／Billions of yen)

自己査定の債務者区分 Category of Borrowers under Self-Assessment	金融再生法に基づく開示債権 NPLs based on the Financial Reconstruction Act	自己査定における分類区分／Classification under Self-Assessment				引当金残高 Reserve for possible loan losses	引当率 Reserve ratio	
		非分類／Classification I	II分類／Classification II	III分類／Classification III	IV分類／Classification IV			
破綻先 Bankrupt Borrowers	破産更生債権及びこれらに準ずる債権 Bankrupt and Quasi-Bankrupt Assets	担保・保証等により回収可能部分 Portion of claims secured by collateral or guarantees, etc.	全額引当 Fully reserved	全額償却 Direct Write-offs		個別貸倒引当 Specific Reserve	13.6 (*2)	100% (*3)
実質破綻先 Effectively Bankrupt Borrowers	80.8 vs Mar. 2018 ((0.1))	71.4	9.4	(*1)				
破綻懸念先 Potentially Bankrupt Borrowers	危険債権／Doubtful Assets 257.6 vs Mar. 2018 ((25.8))	担保・保証等により回収可能部分 Portion of claims secured by collateral or guarantees, etc.	必要額を引当 Necessary amount reserved	92.1		個別貸倒引当 Specific Reserve	61.3 (*2)	66.60% (*3)
要注意先 Borrowers Requiring Caution	要管理債権／Substandard Loans 76.4 vs Mar. 2018 (+4.4)	要管理債権中の担保・保証等による保全部分 Portion of Substandard Loans secured by collateral or guarantees, etc. 43.7				要管理債権に対する一般貸倒引当金 General Reserve for Substandard Loans	12.8	43.05% (*3) 13.92% (*3)
	要管理先債権／Claims to Substandard Borrowers					一般貸倒引当 General Reserve		
	正常債権／Normal Assets 88,955.9	要管理先債権以外の要注意先債権 Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers					179.1 (*5)	4.25% [10.81%] (*4) 0.11% (*4)
正常先 Normal Borrowers		正常先債権 Claims to Normal Borrowers						

特定海外債権引当勘定 Loan Loss Reserve for Specific Overseas Countries	0.3
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不良債権比率／NPL ratio (v)/(iv) 0.46%	総計／Total 89,370.7 ((0.05%))	B: 担保・保証等により回収可能部分 B: Portion secured by collateral or guarantees, etc. A=(i)+(ii)+(iii) 414.7 ((21.6))	D: 個別貸倒引当金 + 要管理債権に対する一般貸倒引当金 Specific Reserve+General Reserve for Substandard Loans	254.4 87.7	貸倒引当金 計／Total Reserve for possible loan losses D: 個別貸倒引当金 + 要管理債権に対する一般貸倒引当金 Specific Reserve+General Reserve for Substandard Loans	254.4 87.7	引当率／Reserve ratio (*6) (D/C) 65.36%
不良債権比率／NPL ratio (v)/(iv) 0.46%	総計／Total 89,370.7 ((0.05%))	A=(i)+(ii)+(iii) 414.7 ((21.6))	C: 左記以外 C: Unsecured portion (A-B) (a)+(b)+(c) 280.5	134.2	C: 左記以外 C: Unsecured portion (A-B) (a)+(b)+(c) 280.5	134.2	保全率／Coverage ratio (B+D)/A 88.79%

*1 直接減額 938億円を含む／Includes amount of direct reduction totaling JPY 93.8 billion

*2 金融再生法開示対象外の資産に対する引当を一部含む(破綻先・実質破綻先 42億円、破綻懸念先 34億円)

Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 4.2 billion, Potentially Bankrupt Borrowers: JPY 3.4 billion)

*3 「破綻先」、「実質破綻先」、「破綻懸念先」、「要管理先債権」及び「要注意先債権(要管理先債権を含む)」は、担保・保証等により回収可能部分の金額を除いた残額に対する引当率

Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total unsecured claims

*4 「正常先債権」及び「要管理先債権以外の要注意先債権」は、債権額に対する引当率。但し、「要管理先債権以外の要注意先債権」について、[]内に、担保・保証等により回収可能部分の金額を除いた残額に対する引当率を記載

Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category.

The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in []

*5 要注意先に対する個別貸倒引当金5億円を含む／Includes Specific reserve for Borrowers requiring caution totaling JPY 0.5 billion

*6 担保・保証等により回収可能部分の金額を除いた残額に対する引当率

The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

(3-1) 店舗ネットワーク／Business network

国内チャネル／No. of Domestic marketing channels

(単位：カ所、台／Number)

SMBC		Mar. 16	Mar. 17	Mar. 18	Sep. 18
国内本支店数	Domestic branches ^{*1,2}	440	440	441	442
営業部	Corporate Banking Dept.	16	16	16	16
法人営業部	Corporate Business Office ^{*3}	162	162	158	148
エリア	Area Main Office ^{*4}	106	105	77	73
ローンプラザ	Consumer Loan Promotion Office	83	79	71	61
ATM台数(ネットワーク全体)	ATMs (Total)	53,284	54,947	56,012	56,367
うち、プロパーATM台数	SMBC ATMs	6,099	6,089	5,827	5,736
SMBCコンシューマーファイナンス 提携事業ACM台数	No. of ACMs under the alliance between SMBC and SMBC Consumer Finance	1,498	1,435	1,572	1,526
SMBC信託銀行／SMBC Trust Bank		Mar. 16	Mar. 17	Mar. 18	Sep. 18
国内店舗数	Domestic branches ^{*1}	25	26	26	36
SMBC日興証券／SMBC Nikko Securities		Mar. 16	Mar. 17	Mar. 18	Sep. 18
国内店舗数	Domestic branches ^{*1}	123	124	148	148
SMBCコンシューマーファイナンス／SMBC Consumer Finance		Mar. 16	Mar. 17	Mar. 18	Sep. 18
国内店舗・チャネル	Domestic service channels	1,069	963	959	954
うち、自動契約機店舗(無人店舗)	Unstaffed service channels	1,051	945	941	936
自動契約機	ACMs	1,102	997	995	990
自社ATM	ATMs	1,088	980	972	966

海外チャネル／No. of Overseas marketing channels

SMBCグループ		Sep. 18
海外拠点数 ^{*5}	Overseas offices	131

^{*1} 出張所・代理店・インターネット支店等を除く／Excludes representative offices, agencies, internet branches, etc. ^{*2} 公務部等を含む／Includes Public Institutions Operations Offices, etc.^{*3} 公務法人営業部を含む／Includes Public Institutions Business Offices ^{*4} 分室を除く／Excludes sub-offices^{*5} 閉鎖予定の拠点は除く／Excludes offices planned to be closed

(3-2) リテールビジネス(1)／Retail business(1)

預り資産／Assets under management

		(兆円／Trillions of yen)			
SMBC		Mar. 16	Mar. 17	Mar. 18	Sep. 18
個人預金	Individual deposits^{*1}	42.3	43.6	45.3	46.2
流動性預金	Liquid deposits	28.7	30.5	32.2	33.1
定期性預金	Fixed-term deposits	13.1	12.6	12.3	12.3
外貨預金	Foreign currency deposits	0.5	0.6	0.8	0.9
投資信託全体	Investment trusts^{*2}	2.4	2.2	2.2	2.3
個人向け投資信託預り残高	Investment trusts for individuals	2.1	1.8	1.8	1.8
SMBC日興証券／SMBC Nikko Securities		Mar. 16	Mar. 17	Mar. 18	Sep. 18
預り資産合計	Client assets^{*3,4}	44.5	50.0	61.6	63.0
うち株式	of which equities	22.1	25.7	34.0	34.9
うち債券	of which bonds	14.9	15.9	16.4	16.8
うち受益証券	of which investment trusts	7.2	8.1	10.7	10.8

(十億円／Billions of yen)

SMBC信託銀行／SMBC Trust Bank		Mar. 16	Mar. 17	Mar. 18	Sep. 18
預金	Deposits^{*3}	2,373.5	2,467.8	2,540.5	2,721.7
外貨預金	Foreign currency deposit	938.3	924.1	946.2	983.2

投資商品販売／Sales of investment products

		(十億円／Billions of yen)			
SMBC		FY3/16	FY3/17	FY3/18	1H, FY3/19
個人向け投資信託販売額	Sales of investment trusts to individuals	676.2	404.4	664.9	184.6
個人年金保険販売額	Sales of pension-type insurances	157.0	104.2	83.6	94.9
SMBC日興証券／SMBC Nikko Securities		FY3/16	FY3/17	FY3/18	1H, FY3/19
商品販売額合計	Product sales^{*3}	8,833.2	9,933.5	10,204.7	5,484.8

個人向けリモート取引契約者数・件数／No. of retail clients and transactions of remote banking

上段：人数(千人)、下段：件数(百万件)／Upper: No. of customers(Thousands), Lower: No. of transactions (Millions)

		Mar. 16	Mar. 17	Mar. 18	Sep. 18
ダイレクト契約者数	"SMBC Direct" clients	14,298	14,929	15,642	16,065
リモート取引計	Transactions through remote banking	274	334	417	295

*1 譲渡性預金及び特別国際金融取引勘定分を除く／Excludes "negotiable certificates of deposit" and Japan offshore banking accounts

*2 投資信託預り残高は約定基準で、期末の各ファンドの純資産残高に基づく／Recognized on a contract basis and measured according to each fund's net asset balance at the period-end

*3 法人顧客を含む／Includes corporate clients *4 法人が保有する自己株式を含む／Includes Treasury stocks owned by corporate clients

3. ビジネス関連／Business related figures and data

(3-2) リテールビジネス(2)／Retail business (2)

個人顧客セグメント(SMBC+SMBC日興)／Segmentation of individual clients and marketing channels (SMBC + SMBC Nikko)^{*1}

				(千人／Thousands)	Sep. 18
大口富裕層	企業オーナーファミリー・大口資産家・大口地主	Upper HNWIs ^{*2}	Company owners and their families, large-scale real estate owners, etc.		85
一般富裕層	非上場企業オーナー・地主・資産家・会社役員	HNWIs	Unlisted company owners, real estate owners, corporate executives, etc.		935
マスアフルーエント層	退職者・勤労者	Mass affluent	Retirees, corporate employees		3,476
マス層	退職者・勤労者	Mass retail	Retirees, corporate employees		22,713

貸出金(SMBC)／Loans (SMBC)

				(十億円／Billions of yen)				
					Mar. 16	Mar. 17	Mar. 18	Sep. 18
住宅ローン	Housing loans				13,207.2	12,912.4	12,566.8	12,287.7
うち自己居住用の住宅ローン	of which self-residential purpose				10,598.1	10,302.3	9,998.7	9,771.7
その他消費者ローン	Other consumer loans				940.9	960.8	931.9	906.6
				FY3/16		FY3/17	FY3/18	1H, FY3/19
自己居住用の住宅ローン取組実績	Originated amount of housing loans for self-residential purpose ^{*3}				947.6	1,063.1	832.3	334.8
住宅ローン証券化実績	Securitization of housing loans ^{*4}				160	320	220	120

コンシューマー・ファイナンス残高／Consumer loans outstanding^{*4}

				(十億円／Billions of yen)				
					Mar. 16	Mar. 17	Mar. 18	Sep. 18
三井住友銀行	SMBC				740	780	770	750
うちSMBCコンシューマーファイナンス保証	of which loan balance guaranteed by SMBC Consumer Finance				590	640	630	620
SMBCコンシューマーファイナンス	SMBC Consumer Finance				1,020	1,070	1,110	1,140
三井住友カード	Sumitomo Mitsui Card ^{*5}				360	390	410	420
セディナ	Cedyna				330	310	290	290

カード会員数・買物取扱高推移／No. of card holders and sales handled

				(百万人／Millions)				
					Mar. 16	Mar. 17	Mar. 18	Sep. 18
三井住友カード	Sumitomo Mitsui Card				24.24	25.73	27.41	28.36
セディナ	Cedyna				17.02	16.65	16.41	16.26

買物取扱高／Sales handled

				(十億円／Billions of yen)				
					FY3/16	FY3/17	FY3/18	1H, FY3/19
三井住友カード	Sumitomo Mitsui Card				11,275.1	12,181.0	13,674.9	7,406.2
セディナ	Cedyna				2,352.8	2,326.7	2,408.4	1,229.6

*1 2017年度より、顧客セグメントの定義をSMBC・SMBC日興間で統一、重複顧客を考慮せず／ SMBC and SMBC Nikko unified definition of each customer segment since FY3/18. Includes overlapping customers

*2 High-net-worth individual *3 住宅金融支援機構の融資に係るつなぎローンを除く／ Excludes bridge loans for loans by Japan Housing Finance Agency

*4 概数／In round numbers *5 カードショッピングのリボルビング払等の残高を含む／ Includes loan balance related to revolving payments

(3-3) ホールセールビジネス(1)／Wholesale business (1)

預金／Deposits

		(兆円／Trillions of yen)			
SMBC		Mar. 16	Mar. 17	Mar. 18	Sep. 18
法人預金	Corporate deposits ^{*1}	44.5	48.9	52.3	52.6
流動性預金	Liquid deposits	37.9	42.2	45.3	46.1
定期性預金	Fixed-term deposits	5.3	5.2	5.1	5.1
外貨預金	Foreign currency deposits	1.4	1.5	1.9	1.5

SMBC評価型融資／SMBC Assessment Loan^{*4}

SMBC	Mar. 16	Mar. 17	Mar. 18	Sep. 18
取組件数累計 Accumulated no. of transactions	580	670	820	860
取組額累計 Accumulated transaction amount	1.6	1.7	1.9	1.9

法人向けインターネットサービス契約社数

／No. of Internet service accounts of corporate clients

(千件／Thousands)

SMBC	Mar. 16	Mar. 17	Mar. 18	Sep. 18
パソコンバンクWeb21 E-banking Web21 ^{*2}	202	209	239	252
Global e-Tradeサービス Global e-Trade service	27	28	29	30
海外向けインターネット・バンキングサービス Overseas internet banking services ^{*3}	17	19	20	20

(電子記録債券契約社数／No. of Electronically recorded monetary claims accounts)

(千件／Thousands)

SMBC	Mar. 16	Mar. 17	Mar. 18	Sep. 18
SMBCでんさいネット SMBC Densai Net	38	39	41	41

■評価型融資一覧／List of Assessment Loan

開始年 ／Launch	商品名 ／Product
2008	SMBC環境配慮評価融資 SMBC Environmental Assessment Loan
2011	SMBC食・農評価融資 SMBC Food and Agriculture Assessment Loan SMBC事業継続評価融資 SMBC Business Sustainability Assessment Loan
2015	SMBCなでしこ融資 SMBC NADESHIKO Loan
2016	SMBCイノベーションマネジメント融資 SMBC Innovation Management Loan
2017	SMBC働き方改革融資 SMBC Work Style Reform Loan
2018	ESG/SDGs評価融資 ESG/SDGs Assessment Loan

*1 謙渡性預金及び特別国際金融取引勘定分を除く／Excludes "negotiable certificates of deposit" and Japan offshore banking accounts

*2 パソコン・バンクナビWebを含むWeb系エレクトロニック・バンキングサービスの合計／Total number of contracts for web-based e-banking services including Internet banking PC Navi Web

*3 海外拠点における主なインターネット・バンキングサービスの契約数の合計／Total number of contracts for main internet banking services for overseas accounts

*4 概数／In round numbers

3. ビジネス関連／Business related figures and data

(3-3) ホールセールビジネス (2)／Wholesale business (2)

個人保証に過度に依存しない融資／Lending services with less dependence on personal guarantees

[SMBC]		上段: 残高(十億円)、下段: 件数(件)／Upper:Balance(billions of yen), Lower:No. of transactions (numbers)			
		Mar. 16	Mar. 17	Mar. 18	Sep. 18
コベナンツを活用した融資／Loans utilizing covenants		4,772.3	5,140.6	5,659.5	5,575.6
		3,308	3,726	4,190	4,325
動産・債権譲渡担保融資／Loans collateralized by movable property/assigned claim ^{*1}		298.4	289.7	346.9	360.2
		281	281	262	266

ビジネスセレクトローン／Business Select Loan^{*2}

[SMBC]		(十億円／Billions of yen, 社／Numbers)			
		Mar. 16	Mar. 17	Mar. 18	Sep. 18
残高	Balance	740	750	760	750
取組額	Transaction amount	530	510	460	230
貸出先数	Number of clients	24,300	23,554	22,885	22,439

■商品概要／Product description

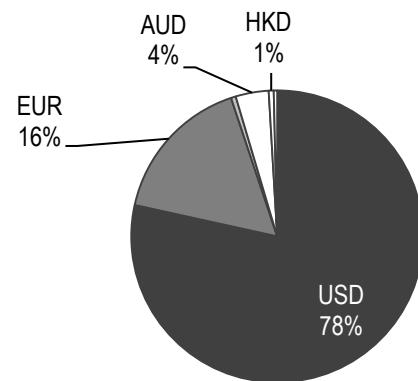
貸出金額: 最大100百万円	／Amount	: JPY 100 million or less
貸出金利: 2.125%～	／Interest rate	: 2.125% or more
貸出期間: 最長7年	／Term	: Within 7 years
原則無担保(有担保も有)	／Collateral is not required in general	
第三者保証不要 (代取保証要)	／No third party guarantee required (guarantee by representative director required)	

*1 ABLを含む／Includes asset-based lending *2 概数／In round numbers

(3-4) 社債等中長期外貨調達／Foreign currency capital markets funding profile

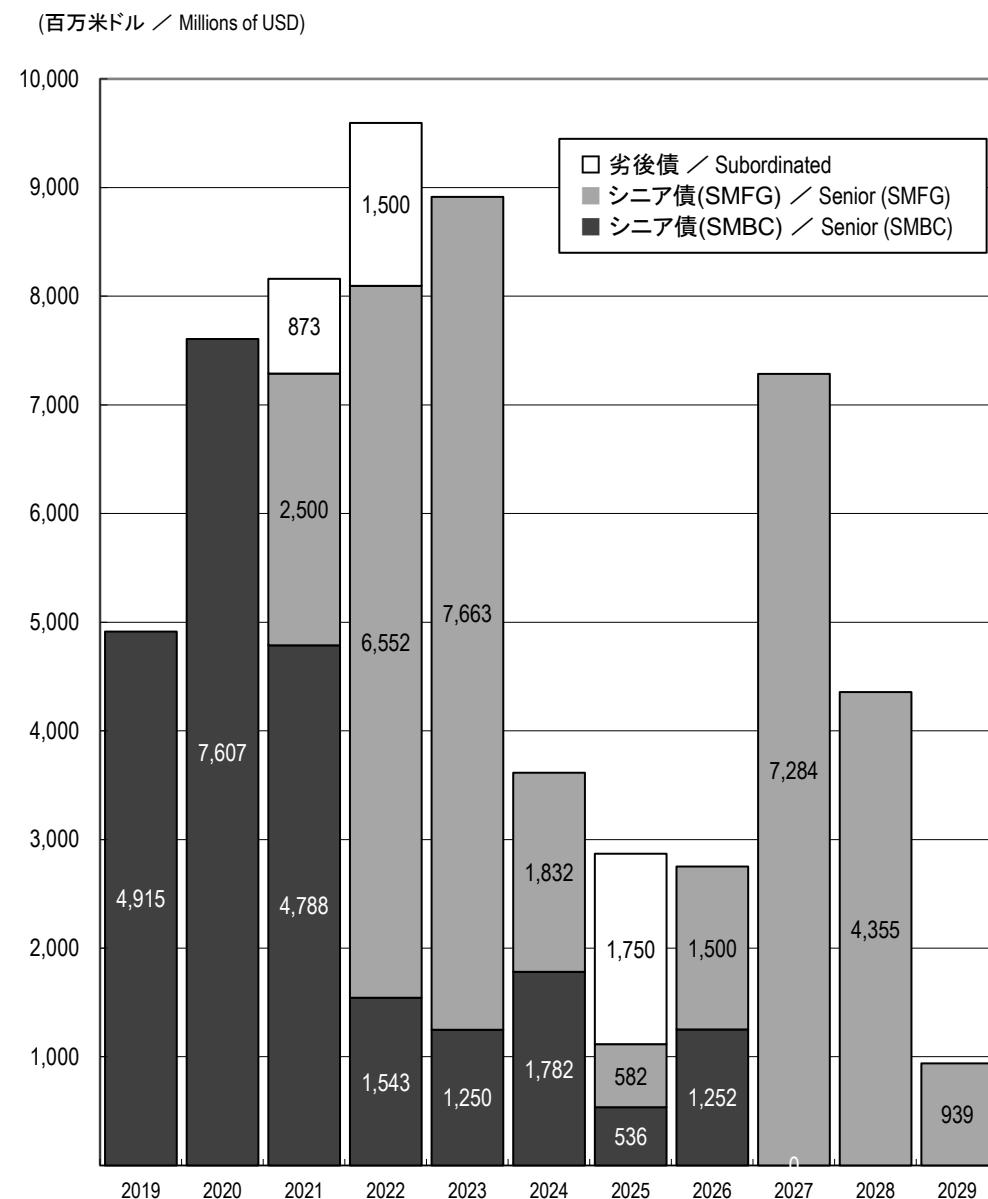
外貨建社債発行残高／Foreign currency bonds outstanding^{*1}

		(十億米ドル／Billions of USD)		
		Mar. 17	Mar. 18	Sep. 18
シニア債	Senior bonds	44.1	54.2	57.2
劣後債	Subordinated bonds	4.1	4.2	4.1

通貨別内訳(2018年9月末)／Currency breakdown (as of Sep 30, 2018)^{*2}

2018年4月以降の主な発行事例／Benchmark issues since Apr. 2018

証券タイプ Security Type	発行日 Issue Date	通貨 Currency	発行額(百万) Amount (mn)	年限 Tenor	利率 Coupon	備考 Notes
Senior (SMBC)	Apr. 24, 2018	USD	750	2y	3mL+35bp	GMTN, Re-open
Senior (SMFG)	Jul. 19, 2018	USD	750	5y	3.748%	SEC-registered
			500	5y	3mL+86bp	
			750	10y	3.944%	
Senior (SMBC)	Jul. 23, 2018	EUR	500	5y	2.092%	EMTN
Senior (SMFG)	Oct. 16, 2018	USD	1,000	5y	3.936%	SEC-registered
			850	5y	3mL+80bp	
			650	10y	4.306%	
Senior (SMBC)	Oct. 16, 2018	USD	1,000	2y	3mL+37bp	GMTN
Covered (SMBC)	Nov. 6, 2018	EUR	1,000	5y	0.550%	Covered bond

満期の分布(2018年9月末)／Maturity profile (as of Sep 30, 2018)^{*2}

*1 各期末実績レートにて換算 / Converted into USD at respective period-end exchange rates

*2 2018年9月末実績レートにて換算 / Converted into USD at exchange rates as of Sep. 30, 2018

(3-5) リーグテーブル／League tables

株式関連(ブックランナー、引受金額)

Global Equity & Equity-Related: Book runner, Underwriting amount^{*1,2}

	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Nomura Securities	371.3	17.6%	40
2. JP Morgan	318.0	15.0%	5
3. SMBC Nikko Securities	282.8	13.4%	36
4. Daiwa Securities	277.8	13.1%	25
5. Goldman Sachs	256.3	12.1%	3
6. Mitsubishi UFJ Morgan Stanley Securities	224.7	10.6%	21
7. Mizuho Securities	213.7	10.1%	33
8. Merrill Lynch Japan Securities	92.8	4.4%	3
9. Citi	23.4	1.1%	3
10. SBI Holdings	22.2	1.0%	7

IPO主幹事件数

No. of IPOs as lead manager^{*1}

	案件数 No. of Deals	シェア Mkt share
1. Mizuho FG	15	32.6%
2. Nomura	11	23.9%
3. SMBC Group	9	19.6%
4. Daiwa Securities Group Inc	7	15.2%
5. SBI Holdings	6	13.0%
6. Morgan Stanley	4	8.7%
7. JP Morgan	1	2.2%
7. Bank of America Merrill Lynch	1	2.2%
7. Okasan Securities Group Inc.	1	2.2%
7. Tokai Tokyo Financial Holdings, Inc.	1	2.2%
7. Samsung Securities	1	2.2%

*1 出所:トムソンロイターの情報を基にSMBC日興証券が作成(2018年4月-2018年9月実績)／Source: SMBC Nikko Securities, based on data from Thomson Reuters (Apr. 2018 - Sep. 2018)

*2 日本企業関連、海外拠点を含む／Japanese corporate related only. Includes overseas offices

*3 事業債、財投機関債・地方債[主幹事方式]、サムライ債／Corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager, and samurai bonds

*4 日本企業関連公表案件、グループ合算／Japanese corporate related only. Group basis

*5 出所:トムソンロイター(2018年1月-9月実績)／Source: Thomson Reuters (Jan. - Sep. 2018)

円債総合(主幹事、引受金額)

JPY denominated bonds: Lead manager, Underwriting amount^{*1,3}

	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Mizuho Securities	2,634.8	22.6%	339
2. Nomura Securities	2,282.8	19.6%	331
3. SMBC Nikko Securities	2,172.8	18.7%	326
4. Daiwa Securities	2,001.1	17.2%	309
5. Mitsubishi UFJ Morgan Stanley Securities	1,680.8	14.4%	244
6. Tokai Tokyo Securities	280.8	2.4%	61
7. Goldman Sachs	174.5	1.5%	18
8. Merrill Lynch Japan Securities	160.6	1.4%	9
9. Shinkin Securities	101.0	0.9%	26
10. Barclays	77.0	0.7%	5

ファイナンシャル・アドバイザー(案件数)

Financial advisor (M&A, No. of deals)^{*1,4}

	案件数 No. of deals	シェア Mkt share
1. SMBC Group	81	4.5%
2. Mizuho FG	77	4.3%
3. Nomura	52	2.9%
4. Morgan Stanley	33	1.8%
5. Plutus Consulting	30	1.7%
6. Kaede Group	29	1.6%
7. Deloitte	26	1.4%
8. GCA Corp	24	1.3%
9. Yamada Consulting Group	22	1.2%
10. MUFG	20	1.1%

プロジェクトファイナンス・マンテー・ティット・アレンジャー(グローバル)

Project finance mandated arranger ranking (Global)^{*5}

	(百万米ドル／Millions of USD)	金額 Proceeds
1. MUFG		10,524
2. SMBC Group	7,771	
3. Societe Generale		5,715
4. Credit Agricole CIB		5,683
5. Santander Corp & Invest Bkg		5,401
6. ING		5,104
7. BNP Paribas		4,397
8. Mizuho FG		3,990
9. Natixis		3,556
10. Morgan Stanley		2,902

シンジケートローン・マンテー・ティット・アレンジャー(グローバル)

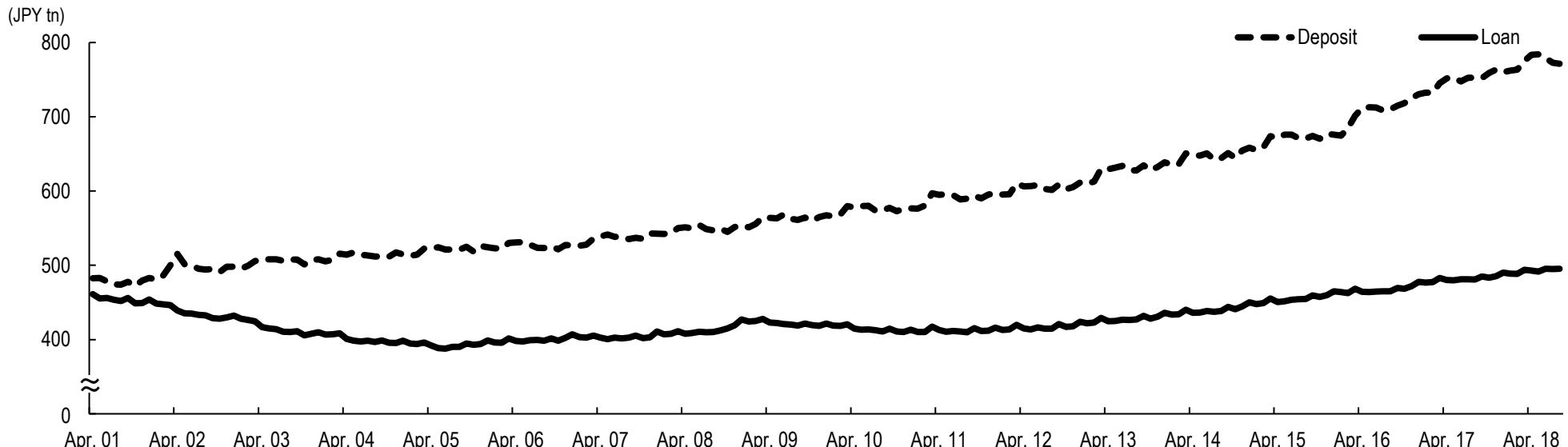
Syndicated loans mandated arranger ranking (Global)^{*5}

	(百万米ドル／Millions of USD)	金額 Proceeds
1. Bank of America Merrill Lynch		272,656
2. JP Morgan		269,510
3. Citi		177,691
4. Wells Fargo		168,709
5. MUFG		156,292
6. Mizuho FG		139,804
7. Barclays		112,917
8. SMBC Group	112,384	
9. BNP Paribas		103,288
10. RBC Capital Markets		103,012

3. ビジネス関連／Business related figures and data

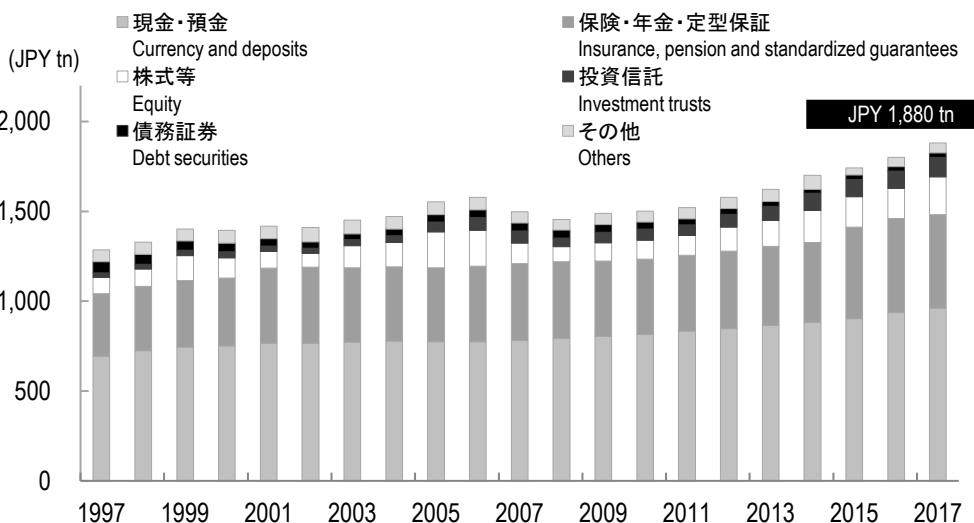
＜参考＞国内銀行預貸金残高および家計金融資産／(Ref.) Loan and deposit balance of domestic banks and financial assets held by households

国内銀行預貸金残高／Loan and deposit balance of domestic banks



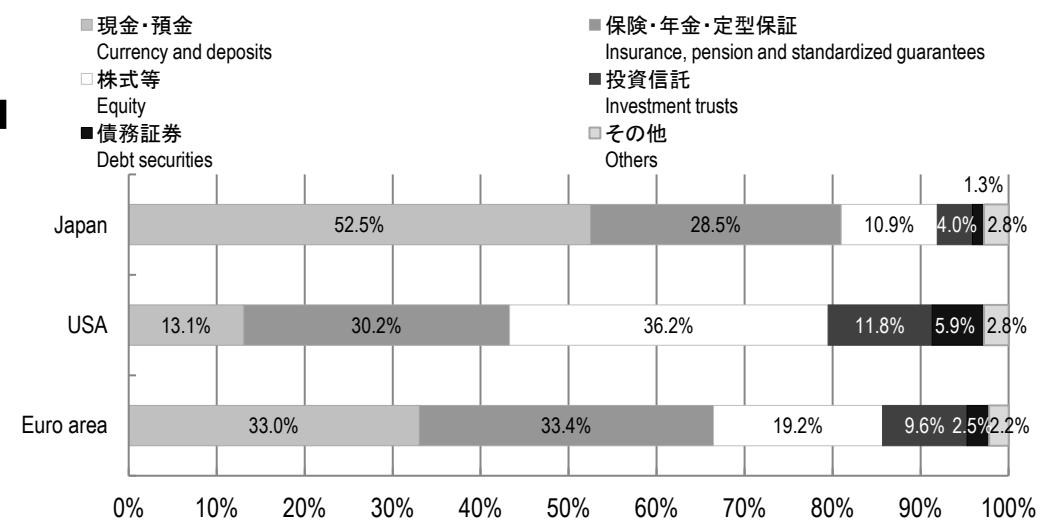
出典：日本銀行「預金・貸出関連統計」／Source: Bank of Japan "Deposits and Loans Market"

日本の家計金融資産残高／Financial assets held by households in Japan



出典：日本銀行「資金循環統計」／Source: Flow of Funds, Bank of Japan

個人金融資産構成の国際比較／Comparison of households' financial assets



出典：日本銀行「資金循環の日米欧比較」

Source : Flow of Funds - Overview of Japan, US, and the Euro area -, Bank of Japan (Aug.2018)